



आवास और शहरी विकास विभाग जम्मू और कश्मीर
GOVERNMENT OF JAMMU AND KASHMIR
HOUSING & URBAN DEVELOPMENT DEPARTMENT

Terms & Conditions

GENERAL INSTRUCTIONS

1. Enter File No/Temp file number to get details.

INFORMATION AND DISCLAIMER

1. Online bill payment is an additional OPTIONAL facility provided by JMC/JDA/SMC/SDA/UDA/KDA/LCMA/ULBs for the convenience of its consumers. This facility is available at a nominal fee, which is charged by service providers (and not by JMC/JDA/SMC/SDA/UDA/KDA/LCMA/ULBs).
2. We, as a merchant, shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any Transaction, on Account of the Cardholder having exceeded the preset limit mutually agreed by us with our acquiring bank from time to time.
3. We as a merchant assure that we will not disclose your personal information to third parties for their marketing purposes. Your trust and confidence are our highest priority.

REFUND IN FAILED TRANSACTIONS

1. Though JMC/JDA/SMC/SDA/UDA/KDA/LCMA/ULBs payment reconciliation system works on a 24 x 7 basis, JMC/JDA/SMC/SDA/UDA/KDA/LCMA/ULBs offers no guarantees whatsoever for the accuracy or timeliness of the refunds reaching the customer's card/bank accounts.

ONLINE PAYMENT GATEWAY USES

1. Online payment Gateway is provided by Bill Desk. Additional charges may apply at the time of transaction as per Bank transaction charges applicable.

Debit Card - RuPay	Payment charges are Nil. currently a cap of INR 2000 exists
Debit Card – (Visa, etc.) ATM + Debit	Payment charges of 0.9% to be levied to merchant (Authority)
UPI	Payment charges are Nil. currently a cap of Rs. 2000 exists
Net Banking: SBI	Rs. 40 charged to Customer, on per transaction by bank
Net Banking: ICICI, HDFC, J&K Bank	Rs. 20 charged to Customer, on per transaction by bank
Net Banking: Other Banks	Rs. 10 charged to Customer, on per transaction by bank
Network/Bank eWallet	Charged to Customer, 2% of transaction value
Credit Card-Rupay, Visa, Master, etc.	Charged to Customer, up to a max of 0.9% of