

The Jammu & Kashmir Bank Ltd

**RATES AT A QUICK GLANCE
AS ON Oct 10, 2025**

Deposit Accounts

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	Rural	Semi Urban	Urban
ACCOUNT					
1. Savings Bank A/c					
A. Domestic					
a) SB General Accounts	2.90%	2.90%	Minimum Average Monthly balance of ₹1000/-		
b) Basic Savings Bank Deposit Account	2.90%	2.90%	Nil		
B. Non Resident			Average quarterly balance of ₹ 2500/-		
a) NRO	2.90%	2.90%			
b) NRE	2.90%	2.90%			
2. Term Deposits					
A. Domestic		Rate of Interest			
Term Deposits (All Maturities)	Up to & including ₹ 300 Lakhs		For Deposits above ₹ 300 Lakhs but less than ₹5 Crore		
7 days to 30 days	3.50%		4.75%		
31 days to 45 days	4.00%		5.00%		
46 days to 90 days	5.00%		5.50%		
91 days to 180 days	5.00%		5.75% - 5.85%		
181 days to 270 days	5.80%		6.00% - 6.10%		
271 days to less than 1 year	6.00%		6.25% - 6.35%		
1 year to less than 2 years	6.55%		6.80% - 6.90%		
2 years to 887 days	6.75%		6.60%- 6.70%		
888 days	7.05% - 7.15%		7.05%-7.15%		
889 days to less than 3 years	6.75%		6.60%- 6.70%		
3 years to less than 5 years	6.65%		6.50%		
5 years to 10 years	6.60%		6.60%		
B. Non-Resident Accounts					
a. NRO (All Maturities)		Same as para 2.A (above)			
b. NRE (All Maturities)		Same as para 2.A (above)			

C. FCNR(B)

Maturity	USD	GBP	EURO	JPY*	CAD*	AUD*
Above 1 year to less than 2 years	4.80	4.25	2.75	0.00	3.45	3.30
2 years to less than 3 years	3.90	3.40	2.35	0.00	2.70	2.80
3 years to less than 4 years	3.65	3.25	0.60	0.00	2.70	2.80
4 years to less than 5 years	3.40	3.25	0.60	0.00	0.00	0.00
5 years only	3.40	3.25	0.60	0.00	0.00	0.00

*Deposits in JPY,CAD & AUD to be accepted for a maximum period of 3 years only.

Internal Use Only

LOANS

	RATE OF INTEREST			Processing Charges
LOANS				
1. Housing Loan				
	Credit / CIBIL Score	Interest rate (interest rate concession of upto 50 bps available on below rates*)	0.25% of Loan amount + GST Minimum Rs.2000+ GST Maximum Rs. 50000+ GST	
	750 and above	7.75%		
	726-749	7.85%		
	701-725	7.95%		
	675- 700	8.20%		
	Below 675	8.45%		
2. Personal Loan				
a) Consumer Durable Loan	12.30%			For loan upto ` 75000: ` 250 +GST.
b) Senior Citizen Loan Scheme (Pensioners)	12.30%			For loan above ` 75000: ` 500 +GST.
c) Personal Loan Scheme	12.30 - 13.30%			For salaried employees and pensioners : NIL For Businessmen/ Professionals: 1% of loan amount +GST. Maximum ` 10000 + GST
3. Vehicle Loan				
a) Two Wheeler Loans	10.45% (Floating) - 10.70% (Fixed)			1.00% of loan amount + GST (Minimum `500 + GST; Maximum `2000+ GST)
b) Commercial Vehicle Loans (fresh)	9.70%			Up to Rs.50 lacs : 0.50%+GST Above Rs.50 lacs : 0.75%+GST subject to maximum of Rs.50000+GST
c) Commercial Vehicle Loans (Used)	12.95% - 13.45%			0.5% of the loan amount subject to a minimum of Rs.500 and maximum of Rs.10,000/-
d) For New Cars	7.95% - 8.70% (Fixed) 8.45% - 9.20% (Floating)			0.50% of loan amount + GST (Minimum `1500 + GST; Maximum `15000+ GST)

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e) For Old Cars	11.45% - 13.20% (Fixed)		1.0% of the loan amount plus applicable GST Minimum of ₹2000/- + GST Maximum: ₹15000/- + GST
4. Educational Loans (Floating Interest rate option only)	Period (17 years)	Amount	
		Upto Rs 7.5 Lacs	Above 7.5 lacs
		10.45%	9.95%
			For studies in India = NILL For Studies : Abroad = 1% of the loan amount sanctioned with a maximum of Rs. 5000/- (Refundable subject to certain conditions)

CHARGES			
Fee Based Services			
1. Lockers			
Rate (exclusive of GST) per annum *to be paid in advance			
Classification	Metro	Urban	Semi-Urban/Rural
Small	₹2000	₹1750	₹1500
Medium	₹4000	₹3000	₹2500
Large	₹8000	₹7000	₹5000
Extra large	₹12000	₹10000	₹8700
2. Credit Cards			
Entrance Fees	NIL		
Annual Fees	Gold: ₹200, Platinum : ₹300, Corporate ₹500 and World ₹1000 (plus GST), Govt employees: NIL		
Add on Card	NIL		
Service charges on outstanding balance	3% per month + GST		
Cash withdrawal fees	3% of the amount with a minimum of `300 per transaction + GST		
Hot listing charges	NIL		
Renewal fee for all variants	₹200 + GST		
Card replacement charges	₹200 + GST		
Late payment fee	₹250+GST (Upto ₹100 due : NIL)		
Charges for over limit usage	2.5% of over limit amount subject to a minimum of ₹400/- +GST		
Retrieval of charge slip	Actual charges incurred with a minimum of ₹100 per charge slip + GST		
PIN replacement fee	₹100 + GST		
3. Debit Cards			
Issuance of personalized EMV debit card of MasterCard	World: ₹500, Platinum: ₹300, Standard: ₹200, Instant : ₹100 plus applicable GST for all variants, Instant / Personalized RuPay Card (Jhan Dhan Accounts): Free		
International Debit Card			
a) Debit Card- Transaction Charge-Non J&K Bank international ATMs Financial Transaction	₹ 125 + GST (For conversion, a 3.5% mark up on MasterCard wholesale exchange rate prevailing at the time of transaction shall be applied)		
b) Non-Financial Transactions	₹25 + GST		
c) Transactions denied at other bank ATM due to insufficient balance	` 25 + GST		
4. Demand Draft / Pay Orders /Banker's Cheque			
Issuance	Upto ₹ 5000	₹25/- plus GST	
	Above ₹ 5000 upto `10000	₹50 + GST	
	Above ₹10000 upto 1 lac	₹3 + GST per ₹1000 (Min ₹60)	

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	Above ` 1 lac	₹2.50 + GST per ₹1000 (Minimum ₹ 500, Maximum ₹2500)	
Cancellation	₹50 + GST (per instrument)		
5. Outstation Cheque collection	Collection of Cheque/ DD/ PO at any of our Branch drawn on other bank (which cannot be realized through Clearing Mechanism) for credit to the account of the beneficiary maintaining his / her account at any branch of J&K Bank.	Up to ₹ 500/-	₹ 50 plus applicable GST per instrument
		₹ 501/- to ₹10000/-	₹150 plus applicable GST per Instrument.
		₹ 10001/- and above	₹250 plus applicable GST per Instrument.
6. NEFT Money Transfer (Outward)	To be auto debited from remitters' account		
	Up to ₹10,000/- ₹2.50 plus Applicable GST Above ₹10000/- to ₹ 1.00 Lakh: ₹5.00 plus Applicable GST Above ₹1.00 Lakh to 2.00 Lakh ₹15.00 plus Applicable GST Above ₹2.00 Lakh ₹25.00 plus Applicable GST On Cash from walk-in customers up to ₹ 50000/- only Up to ₹10,000/- ₹2.50 Above ₹10000/- to ₹ 50000/- ₹5.50		
7. RTGS Money Transfer (Outward)	To be auto debited from remitters' account ₹2.00Lakh to ₹5.00 Lakh: ₹24.50 plus Applicable GST Above ₹5.00 Lakh: ₹49.50 plus Applicable GST		
8. Cheque return charges	Outward Returns	Inward Returns	
For Savings Accounts	₹200/- per instrument + GST	₹500/- per instrument + GST	
For Current, Overdraft Cash Credit Accounts			
For outstation cheques	₹500 per instrument plus out of pocket expenses + GST		
Dishonor of outstation / local bills	Local: ₹75 per bill or 50% of collection charges whichever is higher + GST Outstation : ₹100 per bill or 50% of collection charges whichever is higher + GST		
9. Cheque Book Issue	₹4/- plus GST per cheque leaf for SB Accounts. ₹3/- plus GST per cheque leaf for Basic Current Accounts, Grameen Current Accounts, Cash Credit Accounts & SOD Accounts. ₹ 2/- plus GST for higher Current Account Variants.		
10. No Dues Certificate	For other bank : ₹50 + GST; For own bank : Free		