

Jammu & Kashmir Bank Ltd

RATES AT A QUICK GLANCE
AS ON Dec 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	2.60%	2.60%	Minimum Average Monthly balance of ₹1000/-		
b) Basic Savings Bank Deposit Account	2.60%	2.60%	Nil		
B. Non Resident	2.60%	2.60%	Average quarterly balance of ₹ 2500/-		
a) NRO	2.60%	2.60%			
b) NRE	2.60%	2.60%			
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		3.75%		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		6.50% - 6.70%		6.80% - 6.90%	
2 years to 887 days		6.75%		6.60%- 6.70%	
888 days		7.00% - 7.10%		7.00%-7.10%	
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)			

*Domestic Term Deposits of Senior Citizens of over 60 years of age shall earn additional interest rate of 0.50% across all maturities in this segment. Super Senior Citizen of 80 Years and above shall be offered additional 0.25% over and above the existing rates offered to Senior Citizen.

C. FCNR(B)

Maturity Period	USD	GBP	EURO	JPY*	CAD*	AUD*
Above 1 year to less than 2 years	4.60	4.25	2.75	0.00	3.25	3.50
2 years to less than 3 years	3.80	3.40	2.35	0.00	2.50	3.00
3 years to less than 4 years	3.65	3.25	0.60	0.00	2.50	3.00
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.

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	7.50%		
726-749	7.60%		
701-725	7.70%		
675- 700	7.95%		
Below 675	8.20%		
2. Personal Loan			
a) Consumer Durable Loan	12.30%		For loan upto ` 75000: ` 250 +GST. For loan above ` 75000: ` 500 +GST.
b) Senior Citizen Loan Scheme (Pensioners)	12.30%		
c) Personal Loan Scheme	12.30 - 13.30%		For salaried employees and pensioners : NILL For Businessmen/ Professionals: 1% of loan amount +GST. Maximum ` 10000 + GST
3. Vehicle Loan			
a) Two Wheeler Loans	10.20% - 10.45%		1.00% of loan amount + GST (Minimum `500 + GST; Maximum `2000+ GST)
b) Commercial Vehicle Loans (fresh)	9.45%		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)	10.20% - 10.95%		0.5% of the loan amount subject to a minimum of Rs.500 and maximum of Rs.10,000/-
d) For New Cars	7.70% - 8.95%		0.50% of loan amount + GST (Minimum `1500 + GST; Maximum `15000+ GST)

e) For Old Cars	11.20% - 12.95% (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)	Amount		
		Upto Rs 7.5 Lacs	Above 7.5 lacs
	Period (upto 17 years)	10.20%	9.70%
			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	NILL
Annual Fees	Gold: ₹200, Platinum : ₹300, Corporate ₹500 and World ₹1000 (plus GST), Govt employees: NIL
Add on Card	NILL
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	NILL
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
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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)

	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	
7. RTGS Money Transfer (Outward)	To be auto debited from remitters' account		
	Above ₹10000/- to ₹ 1.00 Lakh:	₹5.00 plus Applicable GST	
8. Cheque return charges	Above ₹1.00 Lakh to 2.00 Lakh	₹15.00 plus Applicable GST	
	Above ₹2.00 Lakh	₹25.00 plus Applicable GST	
9. Cheque Book Issue	On Cash from walk-in customers up to ₹ 50000/- only		
	Up to ₹10,000/-	₹2.50	
10. No Dues Certificate	Above ₹10000/- to ₹ 50000/-	₹5.50	
	For other bank : ₹200 + GST; For own bank : Free		