

# The Jammu & Kashmir Bank Ltd

RATES AT A QUICK GLANCE  
AS ON April 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%		5.25%	
31 days to 45 days		4.50%		5.25%	
46 days to 90 days		5.75%		6.25%	
91 days to 180 days		5.75%		6.50% - 6.60%	
181 days to 270 days		6.25%		6.75% - 6.85%	
271 days to less than 1 year		6.25%		6.75% - 6.85%	
1 year to 443 days		7.00%- 7.20%		7.25% - 7.35%	
444 days		7.25%- 7.35		-	
445 Days to less than 2 years		7.00%		-	
2 years to 887 days		7.00%		6.50%- 6.60%	
888 days		7.30%		7.30%-7.40%	
889 days to less than 3 years		7.00%		6.50%- 6.60%	
3 years to less than 5 years		6.75%		6.25%	
5 years to 10 years		6.50%		6.00%	
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)**

<b>FCY</b>	<b>1yr to&lt;2yrs</b>	<b>2yrs to&lt;3yrs</b>	<b>3yrs to&lt;4yrs</b>	<b>4yrs to&lt;5yrs</b>	<b>5 yrs.</b>
USD	5.25	4.2	3.95	3.6	3.6
GBP	4.35	3.5	3.25	3.25	3.25
EUR	2.75	2.35	0.60	0.60	0.60
JPY *	0.00	0.00	0.00	0.00	0.00
CAD*	3.3	2.8	2.8	0.00	0.00
AUD*	3.75	3.00	3.00	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				
	<b>Credit / CIBIL Score</b>	<b>Interest rate</b> (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	8.25%		
	726-749	8.35%		
	701-725	8.45%		
	675- 700	8.70%		
	Below 675	8.95%		
2. Personal Loan				
a) <b>Consumer Durable Loan</b>	12.25%			For loan upto ` 75000: ` 250 +GST. For loan above ` 75000: ` 500 +GST.
b) <b>Senior Citizen Loan Scheme (Pensioners)</b>	12.25%			
c) <b>Personal Loan Scheme</b>	12.25 - 13.25%			For salaried employees and pensioners : NILL For Businessmen/ Professionals: 1% of loan amount +GST. Maximum ` 10000 + GST
3. Vehicle Loan				
a) Two Wheeler Loans	10.95% (Floating) - 11.20% (Fixed)			1.00% of loan amount + GST (Minimum `500 + GST; Maximum `2000+ GST)
b) Commercial Vehicle Loans (fresh)	10.45%			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)	13.45% - 13.95%			0.5% of the loan amount subject to a minimum of Rs.500 and maximum of Rs.10,000/-
d) For New Cars	8.45% - 9.20% (Fixed) 8.95% - 9.70% (Floating)			0.50% of loan amount + GST (Minimum `1500 + GST; Maximum `15000+ GST)

e) For Old Cars	11.95% - 13.70% (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
		10.95%	10.45%
			For studies in India = NIL  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	₹100 + GST
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
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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 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		