

# The Jammu & Kashmir Bank Ltd

RATES AT A QUICK GLANCE  
AS ON March 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	3.50%		4.75%		
46 days to 90 days	5.25%		6.00%		
91 days to 180 days	5.50%		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 less than 2 years	7.00%- 7.25%		7.25% - 7.35%		
2 years 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 less than 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	0.6	0.6	0.6
JPY *	0	0	0	0	0
CAD*	3.3	2.8	2.8	0	0
AUD*	3.75	3	3	0	0

\*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			0.25% of Loan amount + GST Minimum Rs.2000+ GST Maximum Rs. 50000+ GST	
	Upto Rs. 25 lac	Above Rs. 25 upto Rs. 50 lacs	Above Rs. 50 lacs		
	750 and above	8.50%	8.25%-8.50%		8.25%-8.50%
	726-749	8.60%	8.35%-8.60%		8.25%-8.60%
	701-725	8.70%	8.45%-8.70%		8.25%-8.70%
	675- 700	8.95%	8.70%-8.95%		8.45%-8.95%
	Below 675	9.20%	8.95%-9.20%		8.70%-9.20%
2. Personal Loan					
a) Consumer Durable Loan	12.25%			For loan upto ` 75000: ` 250 +GST. For loan above ` 75000: ` 500 +GST.	
b) Senior Citizen Loan Scheme (Pensioners)	12.25%				
c) Personal Loan Scheme	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	11.20% (Floating) - 11.45% (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)	13.70% - 14.20%			0.5% of the loan amount subject to a minimum of Rs.500 and maximum of Rs.10,000/-	
d) For New Cars	8.70% - 9.45% (Fixed) 9.20% - 9.95% (Floating)			0.50% of loan amount + GST (Minimum `1500 + GST; Maximum `15000+ GST)	

e) For Old Cars	12.20% - 13.95% (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)	Period (17 years)	Amount	
		Upto Rs 7.5 Lacs	Above 7.5 lacs
		11.20%	10.70%
			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		