

The Jammu & Kashmir Bank Ltd

**RATES AT A QUICK GLANCE
AS ON JANUARY 11, 2021**

Deposit Accounts

| NATURE | RATE OF INTEREST | | MINIMUM BALANCE | | |
|----------------------------------------------|------------------|------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------|-------|
| | NORMAL | SENIOR CITIZEN | Rural | Semi Urban | Urban |
| ACCOUNT | | | | | |
| 1. Savings Bank A/c | | | | | |
| A. Domestic | | | | | |
| a. With cheque book facility | 2.90% | 2.90% | Minimum Average Monthly balance of ₹1000/- (For SB General Accounts) | | |
| b. Without cheque book facility | 2.90% | 2.90% | | | |
| c. Basic Savings Bank Deposit Account | 2.90% | 2.90% | Nil | | |
| B. Non Resident | | | | | |
| a. NRO | 2.90% | 2.90% | Average quarterly balance of ₹ 2500/- | | |
| b. NRE | 2.90% | 2.90% | | | |
| 2. Term Deposits | | | | | |
| A. Domestic | | Rate of Interest | | | |
| Term Deposits (All Maturities) | | Up to & including ₹ 15 Lakhs | | For Deposits above ₹15 Lakhs but less than ₹ 1Crore | |
| 7 days to 30 days | | 3.00% | | 3.00% | |
| 31 days to 45 days | | 3.10% | | 3.10% | |
| 46 days to 90 days | | 3.25% | | 3.25% | |
| 91 days to 180 days | | 4.00% | | 4.00% | |
| 181 days to 270 days | | 4.40% | | 4.40% | |
| 271 days to less than 1 year | | 4.50% | | 4.50% | |
| 1 year to less than 2 years | | 5.10% | | 5.10% | |
| 2 years to less than 3 years | | 5.20% | | 5.20% | |
| 3 years to less than 5 years | | 5.30% | | 5.30% | |
| 5 years to less than 10 years | | 5.30% | | 5.30% | |
| B. Non-Resident Accounts | | | | | |
| a. NRO (All Maturities) | | Same as para 2.A (above) | | | |
| b. NRE (All Maturities) | | Same as para 2.A (above) | | | |

| | | Rate of Interest | | | | |
|-------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------|--|
| | 1 year & above but < 2 years | 2 years & above but < 3 years | 3 years & above but < 4 years | 4 years & above but < 5 years | For 5 years (Maximum) | |
| C. FCNR(B) | | | | | | |
| i) USD | 0.97 | 0.97 | 0.99 | 1.10 | 1.20 | |
| ii) GBP | 0.76 | 0.78 | 0.85 | 0.90 | 0.94 | |
| iii) EUR | 0 | 0 | 0 | 0 | 0 | |
| iv) JPY | 0 | 0 | 0 | - | - | |
| v) CAD | 1.44 | 1.27 | 1.37 | - | - | |
| vi) AUD | 0.82 | 0.87 | 0.76 | - | - | |
| | | | | | | |

LOANS

| | RATE OF INTEREST | | | | Processing Charges |
|--------------------------------------|------------------|------------------|--------------------------------------|------------------|-------------------------------------------------------------------------------|
| LOANS | | | | | |
| 1. Housing Loan | Priority Sector | Up to ₹100 lakhs | More than ₹ 100 akhs upto ₹300 lakhs | Above ₹300 lakhs | |
| Floating Category | | | | | 0.25% of loan amount + GST Minimum Rs. 5000 and Maximum Rs 25000 |
| Up to 5 years | 7.20% | 7.30% | 7.45% | 7.60% | |
| More than 5 Yrs & up to 10 Yrs | 7.20% | 7.30% | 7.45% | 7.60% | |
| More than 10 Yrs | 7.20% | 7.30% | 7.45% | 7.60% | |
| Fixed Category | NA | NA | NA | NA | |
| Up to 5 years | | | | | |
| More than 5 Yrs & up to 10 Yrs | | | | | |
| More than 10 Yrs | | | | | |
| | | | | | |
| 2. Personal Loan | | | | | |
| a) Consumer Durable Loan | | 10.90% | | | For loan upto ₹ 75000: ₹ 250 +GST. For loan above ₹ 75000: ₹ 500 +GST. |
| b) Senior Citizen Loan Scheme | | | | | |

| | | | | | |
|--------------------------------|----------------------|--------------------------------|-----------------------------|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| c) Personal Loan Scheme | | 10.90 % to 11.90 % | | | For salaried employees and pensioners : NILL For businessmen: ₹ 1000 + GST. For Professionals: 0.50% of loan amount + GST (Minimum ₹500 + GST) |
| 3. Vehicle Loan | | | | | |
| a. Two Wheeler Loans | | 8.70% to 9.20% | | | 1.00% of loan amount + GST (Minimum ₹500 + GST; Maximum ₹2000+ GST) |
| b. Three Wheeler Loans | | 8.90% to 9.40% | | | 0.20% to 1.00% of the loan amount + GST (Minimum ₹300) |
| c. For New Cars | | 7.95% to 8.70% | | | 0.50% of loan amount + GST (Minimum ₹1500 + GST; Maximum ₹15000+ GST) |
| d. For Old Cars | | 10.95% to 11.95% | | | |
| 4. Educational Loans | Up to ₹4.00 lakhs | | ₹4.00 lakhs up to ₹20 lakhs | | |
| | Repayable in 5 years | Repayable in more than 5 years | Repayable in 5 years | Repayable in more than 5 years | For studies in India = NILL |
| | 9.20% | 8.70% | 9.20% to 10.20% | 8.7% to 9.45% | 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 | | | | | | |
| Type of Locker | Metro / Urban | | | Rural / Semi Urban | | |
| | 1 yr | 2 yrs | 3 yrs | 1 yr. | 2 Yrs | 3 Yrs. |
| Small | ₹1200 to ₹1400 | | | ₹1000 | | |
| Medium | ₹1600 to ₹1800 | | | ₹1500 | | |
| Large | ₹3800 | | | ₹3800 | | |
| Extra Large | ₹6000 | | | ₹6000 | | |
| 2. Credit Cards | | | | | | |

| | | |
|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| Entrance Fees | NIL | |
| Annual Fees | Gold: ₹200, Platinum : ₹300, Corporate ₹500 and World ₹ 1000 (plus GST) | |
| 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 | ₹ 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 | ₹200/- + GST | |
| International Debit Card | | |
| a) Debit Card- Transaction Charge- Non J&K Bank international ATMs Financial Transaction | ₹ 100 + 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. Drafts/TT/MT | | |
| Issue of DD | Upto ₹ 5000 | ₹25 + 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 of DD | ₹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. | ₹50 to ₹250 + GST. |

| | | | |
|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--|
| | | | |
| 6. NEFT Money Transfer | Inward = | Outward = ₹2.50 to ₹25 +GST | |
| 7. RTGS Money Transfer | Inward = | Outward = ₹24.50 to ₹49.50 + GST | |
| | | | |
| 8. Cheque return charges | Outward Returns | Inward Returns | |
| | | | |
| For Savings Accounts | | | |
| For Current, Overdraft Cash Credit Accounts | ₹100/- per instrument + GST | ₹200/- per instrument + GST | |
| For outstation cheques | ₹200 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 | ₹3/- plus GST per cheque leaf for SB Accounts, Basic Current Accounts, Grameen Current Accounts, Cash Credit Accounts & SOD Accounts. (certain cheque leaves free per year) ₹ 2/- plus GST for higher Current Account Variants. (certain cheque leaves free per year) | | |
| 10. No Dues Certificate | For other bank : ₹50 + GST; For own bank : Free | | |