J&K Bank

Dated :- 29th July, 2026

Interest Rates on Domestic, NRO & NRE Deposits of Rs. 5 Cr & above

Rate of Interest (% P.A.) on deposits with Premature withdrawal facility								
S. No.	Maturity	5 < 10 Cr	10 < 25 Cr	25 < 50 Cr	50 < 100 Cr	100 < 300 Cr	300 < 500 Cr	500 Cr & Above
1	7-14 Days	4.50	4.50	4.50	4.50	4.50	4.50	4.50
2	15-30 Days	5.00	5.00	5.00	5.00	5.00	5.00	5.00
3	31-45 Days	5.25	5.75	5.75	5.75	5.75	5.75	5.75
4	46-60 Days	5.50	6.00	6.00	6.10	6.10	6.10	6.10
5	61-90 Days	6.00	6.25	6.25	6.50	6.50	6.50	6.50
6	91-120 Days	6.25	6.75	6.75	7.00	7.00	7.00	7.00
7	121- 180 Days	6.50	6.85	6.85	7.05	7.05	7.05	7.05
8	181-270 Days	6.75	7.00	7.00	7.10	7.10	7.10	7.10
9	271 Days < 1 Year	6.75	7.10	7.10	7.15	7.15	7.15	7.15
10	1 Year < 18 months	7.50	7.50	7.50	7.50	7.50	7.50	7.50
11	18 months < 3 Years	7.30	7.40	7.30	7.30	7.30	7.30	7.30
12	3 years < 5 Years	6.70	6.70	6.70	6.70	6.70	6.70	6.70
13	5 Years upto 10 years	6.75	6.75	6.75	6.75	6.75	6.75	6.75

Rate of Interest (% P.A.) on deposits without Premature withdrawal facility							
S. No.	Maturity	5 < 10 Cr	10 < 25 Cr	25 < 50 Cr	50 < 100 Cr	100 Cr <300	300 Cr & Above
1	91-120 Days	6.35	6.85	6.85	7.10	7.10	7.10
2	121 - 180 Days	6.60	6.95	6.95	7.15	7.15	7.15
3	181-270 Days	6.85	7.10	7.10	7.20	7.20	7.20
4	271 Days < 1 Year	6.85	7.20	7.20	7.25	7.25	7.25
5	1 Year < 18 months	7.65	7.60	7.60	7.60	7.60	7.60
6	18 months < 3 Years	7.40	7.50	7.40	7.40	7.40	7.40
7	3 Years	6.80	6.80	6.80	6.80	6.80	6.80