



J&K Grameen Bank

Scheduled Bank Engendering Empowerment



J&K Bank

ग्रामीण बैंक

گرامین بینک

J&K Grameen Bank
Scheme for Financing to Farmer Producer Companies FPCs, Farmer Producer Organizations FPOs.



SCAN FOR FURTHER DETAILS

JANUARY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

DECEMBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

6 th	Guru Gobind Singh Ji's Birthday
13 th	Lohri (Jammu Province only)
26 th	Republic Day
27 th	Shab-i-Miraj*
31 st	Friday Following Shab-i-Miraj (Kashmir Province Only)

*The Holidays are subject to appearance of Moon.

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

FEBRUARY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Ensure timely repayment of KCC loan to avail interest subvention

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**J&K
Grameen Bank**

Scheduled Bank Engendering Empowerment

Sponsors



J&K Bank

ग्रामीण बैंक

گراہین بینک

J&K Grameen Bank

SB Champ

(Saving Bank Account Scheme for Students)



SCAN FOR FURTHER DETAILS

FEBRUARY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

JANUARY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

12 th	Shri Guru Ravi Das's Birthday (Jammu Province only)
26 th	Mahashivratri

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

MARCH 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Remember to register a nominee for your bank account and locker

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**J&K
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Scheduled Bank Engendering Empowerment



J&K Bank

ग्रामीण बैंक

گرامین بینک

J&K Grameen Bank
Nari Sashaktikaran Scheme
(Let's Empower women)



SCAN FOR FURTHER DETAILS

MARCH 2025

SUN	MON	TUE	WED	THU	FRI	SAT
30	31					1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

FEBRUARY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

14 th	Holi (Jammu Province Only)
21 st	Nauroz*
27 th	Shab-i-Qadr*
28 th	Jumat-ul-Vida*
30 th	1st Navratra
31 st	Eid-ul-Fitr*

*The Holidays are subject to appearance of Moon.

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

APRIL 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Regularly update your KYC to keep your account active

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J&K Grameen Bank
Scheduled Bank Engendering Empowerment

Sponsors J&K Bank **ग्रामीण बैंक** گرامین بینک

J&K Grameen Bank Education Loan Scheme
(Chase Your Dreams)



SCAN FOR FURTHER DETAILS

APRIL 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

MARCH 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

- 1st Yearly Closing of Banks (Banks Only)
- 5th Mela Bahu Fort (Jammu District Only)
- 6th Ramanavami
- 10th Mahavir Jayanti (Jammu District Only)
- 13th Baisakhi
- 14th Birthday of Dr. B.R. Ambedkar
- 18th Good Friday (Jammu District Only)
- 29th Parshuram Jayanti (Restricted Holiday Jammu Province Only)

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

MAY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Set transaction limits on your cards, reduce risks

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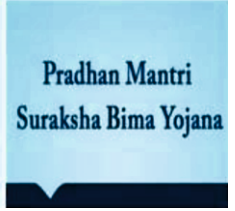
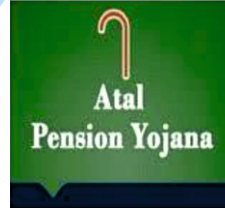


**J&K
Grameen Bank**

Scheduled Bank Engendering Empowerment

Sponsors J&K Bank **ग्रामीण बैंक** گرامین بینک

Social Security Schemes



SCAN FOR FURTHER DETAILS

MAY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

APRIL 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

12th Buddha Purnima

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

JUNE 2025

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Avail nomination facility for hassle free settlement of deceased claims

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J&K Grameen Bank

PM Surya Ghar Muft Bijli Yojana

(Leading the charge, Lighting the way with JKGB)



SCAN FOR FURTHER DETAILS

JUNE 2025

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

MAY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

3rd Urs Shah-i-Hamdan Sahib* & Mela Khir Bhawani (Kashmir Province Only)
7th & 8th Eid-ul-Azha*
11th Kabir Jayanti (Restricted Holiday Jammu Province Only)
16th Martyr's Day of Guru Arjun Dev Ji (Restricted Holiday)
21st Urs Shah Farid-ud-Din Sahib (Kishtwar District Only)

*The Holidays are subject to appearance of Moon.

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

JULY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Disconnect your call if you are asked for card details, bank account number or even personal details

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**J&K
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Scheduled Bank Engendering Empowerment

Sponsors J&K Bank **ग्रामीण बैंक** گرامین بینک

J&K Grameen Bank
QR Code with Sound Box



SCAN FOR FURTHER DETAILS



JULY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

JUNE 2025

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

2nd & 3rd Sarthal Devi Ji Yatra (Kishtwar District Only)
 5th Guru Hargobind Ji's Birthday
 6th Ashoora*

*The Holidays are subject to appearance of Moon.

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

AUGUST 2025

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Exercise caution while banking on digital platforms

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J&K Grameen Bank
Scheduled Bank Engendering Empowerment

Sponsors J&K Bank **ग्रामीण बैंक** گرامین بینک

J&K Grameen Bank

Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)

(Shaping the Future with JKGB)



SCAN FOR FURTHER DETAILS

AUGUST 2025

SUN	MON	TUE	WED	THU	FRI	SAT
31					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JULY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

9th Raksha Bandhan (Restricted Holiday)
 15th Independence Day
 16th Janamashtami
 20th & 21st Kailash Yatra
 (Tehsil Bhaderwah & Tehsil Bhalla Only)
 29th & 30th Mela Pat
 (Tehsil Bhaderwah & Tehsil Bhalla Only)

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

SEPTEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Ensure linking of mobile number with your account to remain updated

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**J&K
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Scheduled Bank Engendering Empowerment

Sponsors J&K Bank **ग्रामीण बैंक** گرامین بینک

J&K Grameen Bank
Easy Finance to Traders /
Small Businessmen

(You Trade, We Assist)



SCAN FOR FURTHER DETAILS

SEPTEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

AUGUST 2025

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

5 th	Eid-i-Milad-ul-Nabi*
12 th	Friday Following Eid-i-Milad-ul-Nabi*
23 rd	Birthday of Maharaja Hari Singh Ji
*The Holidays are subject to appearance of Moon.	

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

OCTOBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Don't share your KYC details with anyone over phone

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**J&K
Grameen Bank**

Scheduled Bank Engendering Empowerment



J&K Bank

ग्रामीण बैंक

گراہین بینک

**J&K Grameen Bank
Housing Loan Finance**

(Aapka Apna Aashiyana)



SCAN FOR FURTHER DETAILS

OCTOBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SEPTEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

1 st	Mahanavami
2 nd	Mahatma Gandhi's Birthday & Dussehra
18 th	Urs Sheikh Noor-ud-Din Sahib* (Kashmir Province Only)
21 st	Diwali
26 th	Accession Day

*The Holidays are subject to appearance of Moon.

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

NOVEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Regular transactions are essential to keep your account active

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J&K Grameen Bank
Scheduled Bank Engendering Empowerment

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J&K Grameen Bank
Atithi Devo Bhava Scheme
(Changing the way you attract Tourist)



SCAN FOR FURTHER DETAILS

NOVEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
30						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

OCTOBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

5th Guru Nanak Dev Ji's Birthday
10th Urs Shah Asrar-ud-Din Sahib
(Kishtwar, Doda & Ramban Districts only)

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

DECEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
22	23	23	24	25	26	27
28	29	30	31			

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J&K Grameen Bank
Commercial Vehicle Finance Scheme
(Suvidha, Sewa & Swarozgar)



SCAN FOR FURTHER DETAILS

DECEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

NOVEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

25th Christmas Day

2nd & 4th Saturday are Bank Holidays under Negotiable Instruments Act 1881

JANUARY 2026

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Regular repayment of EMI = Healthy credit score = Assured credit

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