

YOUR BANK SINCE 1938



**J&K BANK AGRICULTURE LOAN
HARVESTING SILVER FROM THE SOIL**

2023



JANUARY

S	M	T	W	T	F	S
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				

26 Republic Day (UT & Bank)
13 Lohri (Jammu Province)

FEBRUARY

S	M	T	W	T	F	S
			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				

5 Shri Guru Ravi Das's Birthday (Jammu Province)
18 Shab-e-Miraj* (UT)
24 Friday following Shab-e-Miraj* (Kashmir Province)

18 Mahashivratri (UT & Bank)

* Subject to appearance of Moon



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J&K BANK EDUCATION LOAN
GIVING WINGS TO YOUR DREAMS

2023



MARCH

S	M	T	W	T	F	S
			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	

- 7 Holi (Bank Jammu Province)
- 22 1st Navratra (UT & Bank)
- 30 Ramanavami (UT)
- 21 Nauroz (UT)
- 29 Mela Bahu Fort (Jammu District Only)

APRIL

S	M	T	W	T	F	S
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

- 1 Yearly closing of Banks (Banks only)
 - 7 Good Friday (Jammu District)
 - 14 Birthday of Dr. B.R. Ambedkar (UT & Bank)
 - 21 Jumat-ul-Fida* (UT & Bank)
 - 22 Parsuram Jayanti (Restricted Jammu Province)
 - 4 Mahavir Jayanti (Jammu District)
 - 14 Baisakhi (UT & Bank)
 - 18 Shab-e-Qadr* (UT & Bank)
 - 22 Eid-ul-Fitr* (UT & Bank)
- * Subject to appearance of Moon



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J&K BANK HOME LOAN
HOUSING ALL YOUR ASPIRATIONS

2023



MAY

S	M	T	W	T	F	S
	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 Buddha Purnima (UT & Bank)

28 Mela Khir Bhawani (Kashmir Province)

JUNE

S	M	T	W	T	F	S
				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	

4 Kabir Jayanti (Jammu Province)

16 Martyr's Day of Guru Arjun Dev Ji (Restricted)

20 Urs Shah Farid-ud-Din Sahib (Kishtwar District)

25 Urs Shah-i-Hamdan Sahib*(Kashmir Province)

26-27 Sartal Devi Ji Yatra (Kishtwar District)

28-29 Eid-ul-Azha*(UT & Bank)

* Subject to appearance of Moon



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J&K BANK DIGITAL PRODUCTS
BANKING JUST A CLICK AWAY

2023



JULY

S	M	T	W	T	F	S
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

AUGUST

S	M	T	W	T	F	S
		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 Guru Hargobind Ji's Birthday (UT & Bank)
28 Ashoora*(UT & Bank)

* Subject to appearance of Moon

15 Independence Day (UT & Bank)
30 Raksha Bandan (Restricted)

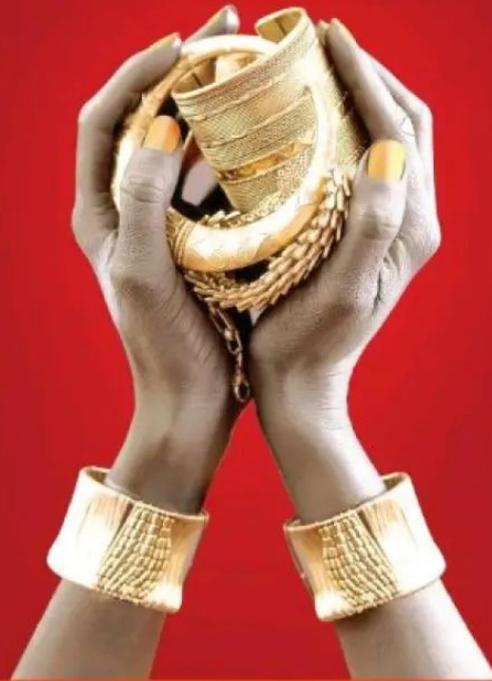


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J&K BANK GOLD LOAN
CASH IN NEED, GOLD INDEED

2023



SEPTEMBER

S	M	T	W	T	F	S
					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

7 Janmashtami (UT & Bank)
11-12 Kaalash Yatra (Bhaderwah and Bhalla Tehsils)
21-22 Mela Pat (Bhaderwah and Bhalla Tehsils)
23 Birthday of Maharaja Hari Singh (UT & Bank)

27 Eid-i-Milad-ul-Nabi* (UT & Bank)
29 Friday following
Eid-i-Milad-ul-Nabi* (UT & Bank)
* Subject to appearance of Moon

OCTOBER

S	M	T	W	T	F	S
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				

2 Mahatma Gandhi's Birthday (UT & Bank)
11 Urs Hazrat Sheikh Noor-ud-Din Noorani Sahib*(Kashmir Province)
23 Mahanavami (UT)
24 Dussehra (UT & Bank)
26 Accession Day (UT & Bank)



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J&K BANK CAR LOAN
DRIVING YOUR WAY AHEAD

2023



NOVEMBER

S	M	T	W	T	F	S
			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		

DECEMBER

S	M	T	W	T	F	S
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

10 Urs Shah Asrar-Ud-Din Sahib (Kishtawar, Doda & Ramban Districts)
12 Diwali (UT & Bank)
27 Guru Nanak Dev Ji's Birthday (UT & Bank)

25 Christmas Day (UT & Bank)



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