



JKDFC Web Portal

Featured Document

www.jkdfc.org

Various Loan Applications

Monthly, Quarterly & Annual EMI Illustrations

News & Events

Grievance Redressal

User Friendly Navigation

Document Objective

This document outlines the key features of the JKDFC web portal, the official digital interface of the Jammu & Kashmir Development Finance Corporation designed to provide accessible, user friendly information about loan products, loan calculators, regulatory information, support channels, notifications, documentation, and grievance redressal.

The portal serves as the central online access point for all stakeholders, including entrepreneurs, borrowers, investors, and government bodies.

NEWS & EVENTS

LATEST NEWS

USER FRIENDLY NAVIGATION

MONTHLY QUARTERLY ANNUAL EMI ILLUSTRATIONS

END TO END GRIEVANCE REDRESSAL

KEY OFFICIALS

GALLERY UPDATES

TENDER UPDATES

CIRCULAR & ORDERS

VARIOUS LOAN APPLICATION FORMS

ENQUIRY RESOLUTION

1. Web Portal Structural Features

1.1 User-Friendly Navigation

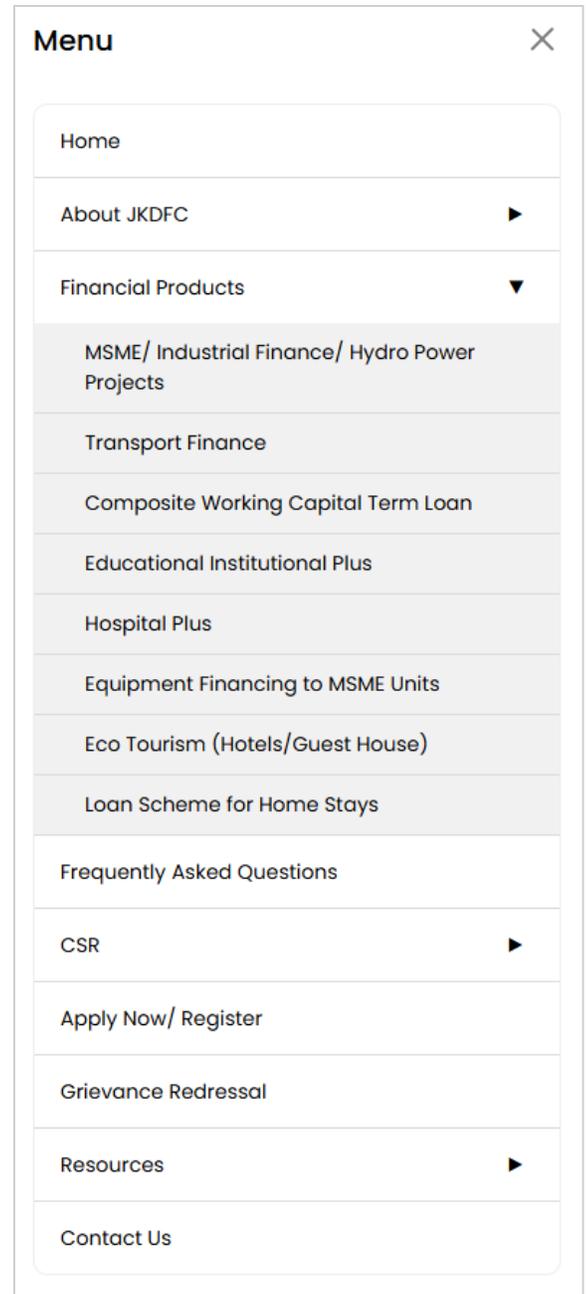
The portal layout is intuitive with clearly categorized menu sections:

- Home
- About JKDFC
- Financial Products (Loan Schemes)
- Documentation
- FAQs
- Contact Us
- News & Notifications
- Tenders
- Circulars & Orders
- Gallery/Downloads

Key Navigation Features

- ✓ Mega menu structure with all major sections
- ✓ Breadcrumbs for clear hierarchical context
- ✓ Search functionality across key content
- ✓ “Back to Top” buttons on scrollable pages
- ✓ Menu collapsible/expandable for mobile friendliness

This ensures fast access to important sections for both first time visitors and repeat users.



1.2 Latest News & Notifications

The portal regularly updates a central **News & Notifications** section that publishes:

- Official announcements
- Government circulars
- Public events
- Industry relevant news
- Regulatory updates

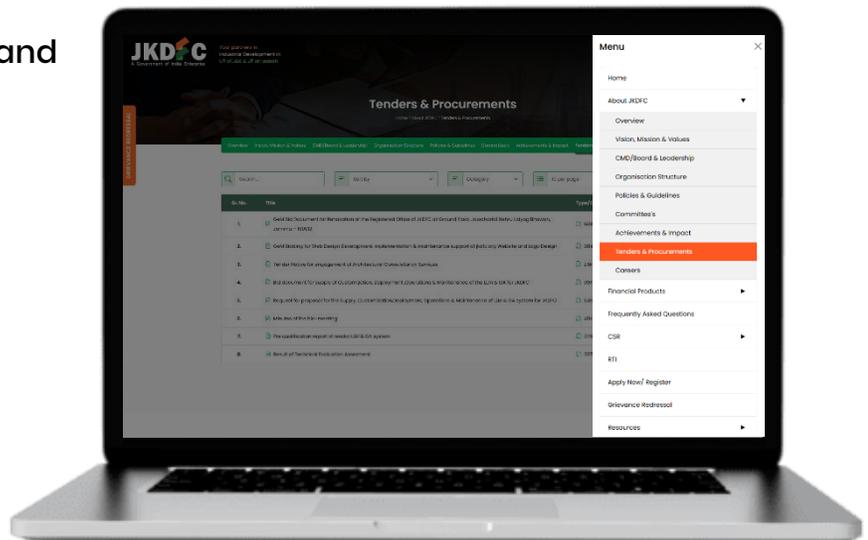
Users can view the latest posts on the homepage and access archived news in the news section.



1.3 Tender Updates

A dedicated section lists current and historical **tenders and RFPs** published by JKDFC, allowing stakeholders to:

- Download bid documents
- View tender details
- Check important dates and contact info
- Monitor tender status and corrigenda



This ensures transparency and accessibility in procurement and engagement with partner vendors.

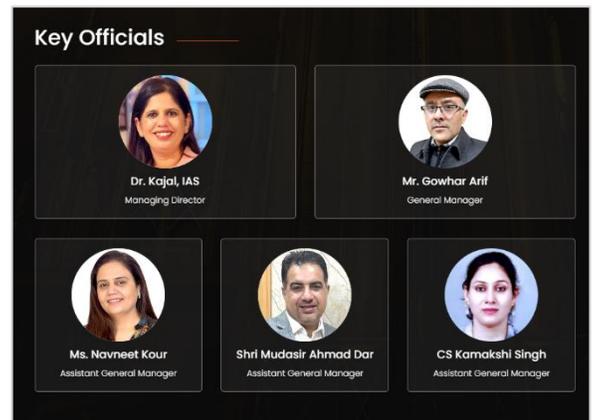
1.4 Circulars & Orders

This section provides downloadable official circulars, policy updates, government orders, and internal regulations. It supports governance, compliance updates, and reference material for users.



1.5 Key Officials

The portal includes major corporate office contacts and points of contact across JKDFC units, enhancing transparency & service accountability for users.



1.6 Gallery & Downloads

An image/documents upload section provides:

- Visual updates from events
- Publications
- Important notices
- Annual reports and documentation

This section supplements portal text content with visual/contextual updates.



2. Loan Products & Financial Features

The Financial Products menu offers 8 product categories with structured information including objective, eligibility, documentation, calculators, and application guidance.

Loan Products and Ranges

S.No.	Loan Product	Loan Range
1	MSME / Industrial Finance / Hydro Power Projects	Rs. 0.50 L - Rs. 2000 L
2	Transport Finance	Up to Rs. 100 L
3	Composite Working Capital Term Loan	Rs. 0.50 L - Rs. 100 L
4	Educational Institutional Plus	Rs. 0.50 L - Rs. 2000 L
5	Hospital Plus	Rs. 0.50 L - Rs. 2000 L
6	Equipment Financing to MSME Units	Rs. 0.50 L - Rs. 100 L
7	Eco Tourism (Hotels/Guest House)	Rs. 0.50 L - Rs. 2000 L
8	Loan Scheme for Home Stays	Rs. 5 L - Rs. 25 L

3. Monthly, Quarterly & Annual EMI Illustrations

Each loan product includes a **dedicated EMI Calculator** that allows users to estimate repayment schedules and plan finances accordingly :

Standard Inputs

- Loan Amount
- Interest Rate
- Tenure
- Moratorium Period

Standard Outputs

- **Monthly EMI**
- **Quarterly EMI**
- **Annual EMI formats**
with Total Interests & Total Payable

EMI Calculator For JKDFC Loan Products ✕

Principal Loan Amount

Interest Rate

Tenure

Moratorium Period

Monthly EMI

₹ 1,031

Total Interest: ₹ 11,839
Total Payable: ₹ 61,839

Quarterly EMI

₹ 3,092

Total Interest: ₹ 11,839
Total Payable: ₹ 61,839

Annual EMI

₹ 12,368

Total Interest: ₹ 11,839
Total Payable: ₹ 61,839

[View & Download EMI Illustration](#)

Note: EMI results are indicative and may vary as per bank or lender policies. During the moratorium period, interest is capitalized and EMIs are recalculated over the remaining loan tenure without extending the original tenure.

User can **View & Download the EMI Illustrations** accessible for the selected tenure and Moratorium Period for each loan product, helping users simulate real repayment scenarios and can take the printout also for future aspects.

Monthly EMI Illustration [Download & Print EMI Illustration](#) ✕

Period	Opening Balance	Principal	Interest	EMI	Closing Balance
Month 1	₹ 50,000	₹ 669	₹ 363	₹ 1,031	₹ 49,332
Month 2	₹ 49,332	₹ 673	₹ 358	₹ 1,031	₹ 48,658
Month 3	₹ 48,658	₹ 678	₹ 353	₹ 1,031	₹ 47,980
Month 4	₹ 47,980	₹ 683	₹ 348	₹ 1,031	₹ 47,297
Month 5	₹ 47,297	₹ 688	₹ 343	₹ 1,031	₹ 46,609
Month 6	₹ 46,609	₹ 693	₹ 338	₹ 1,031	₹ 45,916
Month 7	₹ 45,916	₹ 698	₹ 333	₹ 1,031	₹ 45,217
Month 8	₹ 45,217	₹ 703	₹ 328	₹ 1,031	₹ 44,514

EMI Type: **Monthly EMI**
Total Interest: **₹ 11,860**
Total Payable: **₹ 61,860**

4. Product-Specific EMI Calculators

Each of the 8 loan products has its own calculator configured for typical tenure and moratorium ranges :

1. MSME / Industrial Finance / Hydro Power Projects

Loan: 0.50–2000 Lakh

Tenure: 3–10 Years

Moratorium: 1–36 Months

EMI Calculator

Principal Loan Amount: ₹ 50000

Interest Rate: 8.7 %

Tenure: 5 Years

Moratorium Period: 0 Months

EMI Type	Monthly EMI	Quarterly EMI	Annual EMI
Monthly EMI	₹ 1,031	₹ 3,092	₹ 12,368
Total Interest	₹ 11,889	₹ 11,889	₹ 11,889
Total Payable	₹ 61,889	₹ 61,889	₹ 61,889

[View & Download EMI Statement](#)

Note: EMI results are indicative and may vary on per bank or lender policies. During the moratorium period, interest is capitalized and EMI are recalculated over the remaining loan tenure without extending the original tenure.

2. Transport Finance

Loan: 0.50–100 Lakh

Tenure: 3–7 Years

Moratorium: 1–4 Months

EMI Calculator

Principal Loan Amount: ₹ 50000

Interest Rate: 8.7 %

Tenure: 5 Years

Moratorium Period: 2 Months

EMI Type	Monthly EMI	Quarterly EMI	Annual EMI
Monthly EMI	₹ 1,031	₹ 3,092	₹ 12,368
Total Interest	₹ 11,889	₹ 11,889	₹ 11,889
Total Payable	₹ 61,889	₹ 61,889	₹ 61,889

[View & Download EMI Statement](#)

Note: EMI results are indicative and may vary on per bank or lender policies. During the moratorium period, interest is capitalized and EMI are recalculated over the remaining loan tenure without extending the original tenure.

3. Composite Working Capital Term Loan

Loan: 0.50–100 Lakh

Tenure: 3–7 Years

Moratorium: 6–24 Months

EMI Calculator

Principal Loan Amount: ₹ 50000

Interest Rate: 8.7 %

Tenure: 5 Years

Moratorium Period: 2 Months

EMI Type	Monthly EMI	Quarterly EMI	Annual EMI
Monthly EMI	₹ 1,031	₹ 3,092	₹ 12,368
Total Interest	₹ 11,889	₹ 11,889	₹ 11,889
Total Payable	₹ 61,889	₹ 61,889	₹ 61,889

[View & Download EMI Statement](#)

Note: EMI results are indicative and may vary on per bank or lender policies. During the moratorium period, interest is capitalized and EMI are recalculated over the remaining loan tenure without extending the original tenure.

4. Educational Institutional Plus

Loan: 0.50–2000 Lakh

Tenure: 3–7 Years

Moratorium: 1–24 Months

EMI Calculator

Principal Loan Amount: ₹ 50000

Interest Rate: 8.7 %

Tenure: 5 Years

Moratorium Period: 6 Months

EMI Type	Monthly EMI	Quarterly EMI	Annual EMI
Monthly EMI	₹ 1,031	₹ 3,092	₹ 12,368
Total Interest	₹ 11,889	₹ 11,889	₹ 11,889
Total Payable	₹ 61,889	₹ 61,889	₹ 61,889

[View & Download EMI Statement](#)

Note: EMI results are indicative and may vary on per bank or lender policies. During the moratorium period, interest is capitalized and EMI are recalculated over the remaining loan tenure without extending the original tenure.

5. Hospital Plus

Loan: 0.50–2000 Lakh

Tenure: 3–7 Years

Moratorium: 1–24 Months

EMI Calculator

Principal Loan Amount: ₹50,000

Interest Rate: 8.7%

Tenure: 5 Years

Moratorium Period: 6 Months

Monthly EMI ₹ 1,031 <small>Total Interest: ₹ 1,839 Total Payable: ₹ 51,839</small>	Quarterly EMI ₹ 3,092 <small>Total Interest: ₹ 5,517 Total Payable: ₹ 55,517</small>	Annual EMI ₹ 12,368 <small>Total Interest: ₹ 21,164 Total Payable: ₹ 71,164</small>
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[View & Download EM Illustration](#)

Note: EM results are indicative and may vary as per bank or lender policies. During the moratorium period, interest is capitalized and EMI are recalculated over the remaining loan tenure without extending the original tenure.

6. Equipment Financing to MSME Units

Loan: 0.50–100 Lakh

Tenure: 3–5 Years

Moratorium: 3 Months

EMI Calculator

Principal Loan Amount: ₹50,000

Interest Rate: 8.7%

Tenure: 5 Years

Moratorium Period: 2 Months

Monthly EMI ₹ 1,031 <small>Total Interest: ₹ 1,839 Total Payable: ₹ 51,839</small>	Quarterly EMI ₹ 3,092 <small>Total Interest: ₹ 5,517 Total Payable: ₹ 55,517</small>	Annual EMI ₹ 12,368 <small>Total Interest: ₹ 21,164 Total Payable: ₹ 71,164</small>
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[View & Download EM Illustration](#)

Note: EM results are indicative and may vary as per bank or lender policies. During the moratorium period, interest is capitalized and EMI are recalculated over the remaining loan tenure without extending the original tenure.

7. Eco Tourism (Hotels/Guest House)

Loan: 0.50–2000 Lakh

Tenure: 3–10 Years

Moratorium: 1–36 Months

EMI Calculator

Principal Loan Amount: ₹50,000

Interest Rate: 8.7%

Tenure: 5 Years

Moratorium Period: 6 Months

Monthly EMI ₹ 1,031 <small>Total Interest: ₹ 1,839 Total Payable: ₹ 51,839</small>	Quarterly EMI ₹ 3,092 <small>Total Interest: ₹ 5,517 Total Payable: ₹ 55,517</small>	Annual EMI ₹ 12,368 <small>Total Interest: ₹ 21,164 Total Payable: ₹ 71,164</small>
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[View & Download EM Illustration](#)

Note: EM results are indicative and may vary as per bank or lender policies. During the moratorium period, interest is capitalized and EMI are recalculated over the remaining loan tenure without extending the original tenure.

8. Loan Scheme for Home Stays

Loan: 0.50–25 Lakh

Tenure: 3–7 Years

Moratorium: 1–24 Months

EMI Calculator

Principal Loan Amount: ₹50,000

Interest Rate: 8.7%

Tenure: 5 Years

Moratorium Period: 2 Months

Monthly EMI ₹ 1,031 <small>Total Interest: ₹ 1,839 Total Payable: ₹ 51,839</small>	Quarterly EMI ₹ 3,092 <small>Total Interest: ₹ 5,517 Total Payable: ₹ 55,517</small>	Annual EMI ₹ 12,368 <small>Total Interest: ₹ 21,164 Total Payable: ₹ 71,164</small>
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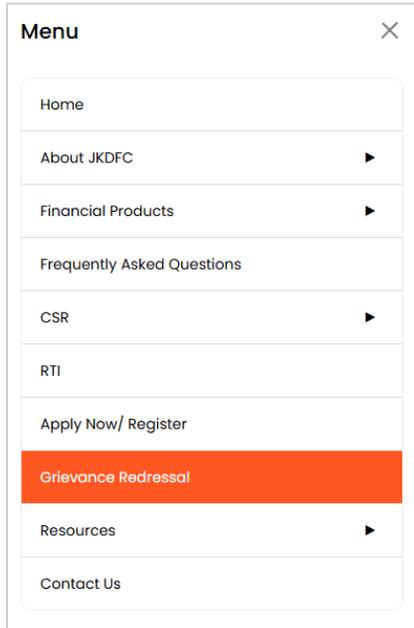
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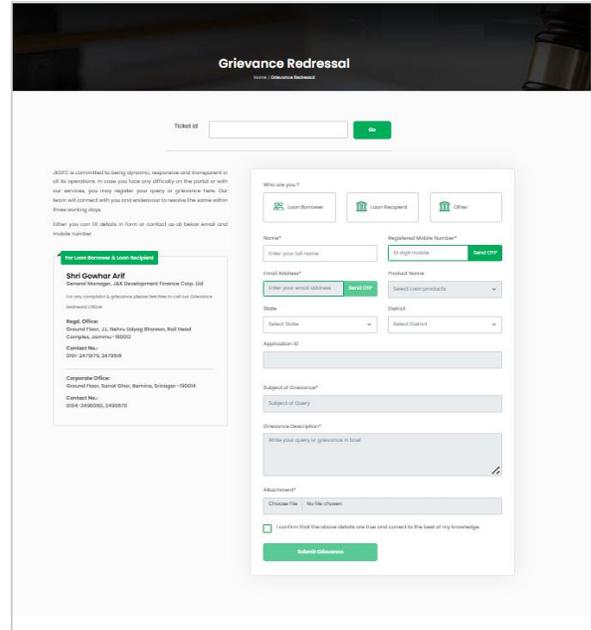
Each calculator outputs monthly, quarterly and annual repayment figures.

5. Grievance Redressal Process (Step by Step)

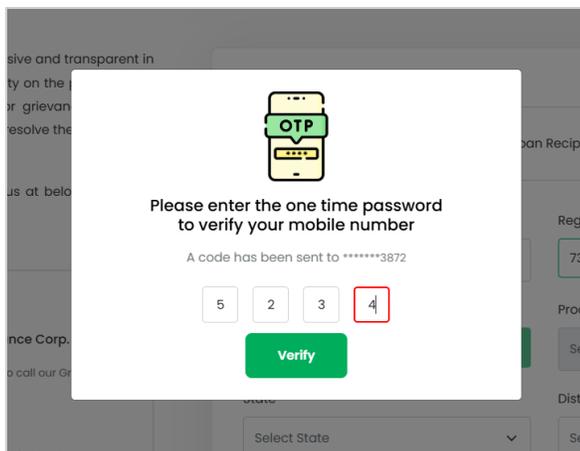
1. Click Grievance Redressal from the menu



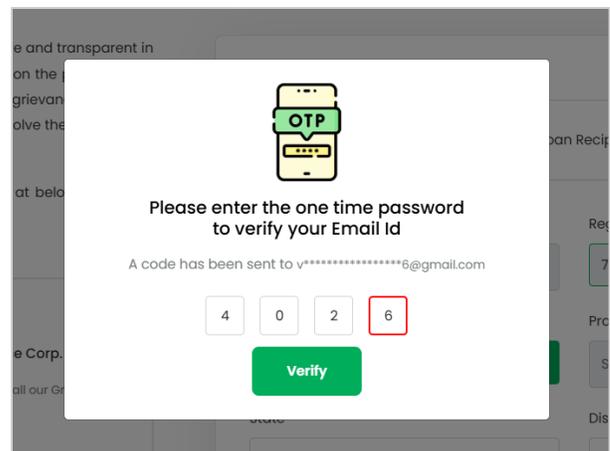
3. Fill in your details



4. Verify OTP via mobile



2. Verify OTP via email



5. Complete the form by filling in all the required details and submit your grievance.

JKDFC is committed to being dynamic, responsive and transparent in all its operations. In case you face any difficulty on the portal or with our services, you may register your query or grievance here. Our team will connect with you and endeavour to resolve the same within three working days.

Either you can fill details in form or contact us at below email and mobile number

For Loan Borrower & Loan Recipient

Shri Gowhar Arif
General Manager, J&K Development Finance Corp. Ltd

For any complaint & grievance please feel free to call our Grievance Redressal Officer

Regd. Office:
Ground Floor, J.L. Nehru Udyog Bhawan, Rail Head Complex, Jammu-180012

Contact No.:
0191-2479179, 2479516

Corporate Office:
Ground Floor, Sanat Ghar, Bemina, Srinagar-190014

Contact No.:
0194-2490050, 2490570

Who are you ?

Loan Borrower

Loan Recipient

Other

Name*

Registered Mobile Number*

Email Address*

Product Name

State

District

Application ID

Subject of Grievance*

Grievance Description*

Write your query or grievance in brief

Attachment*

No file chosen

I confirm that the above details are true and correct to the best of my knowledge.

Submit Grievance

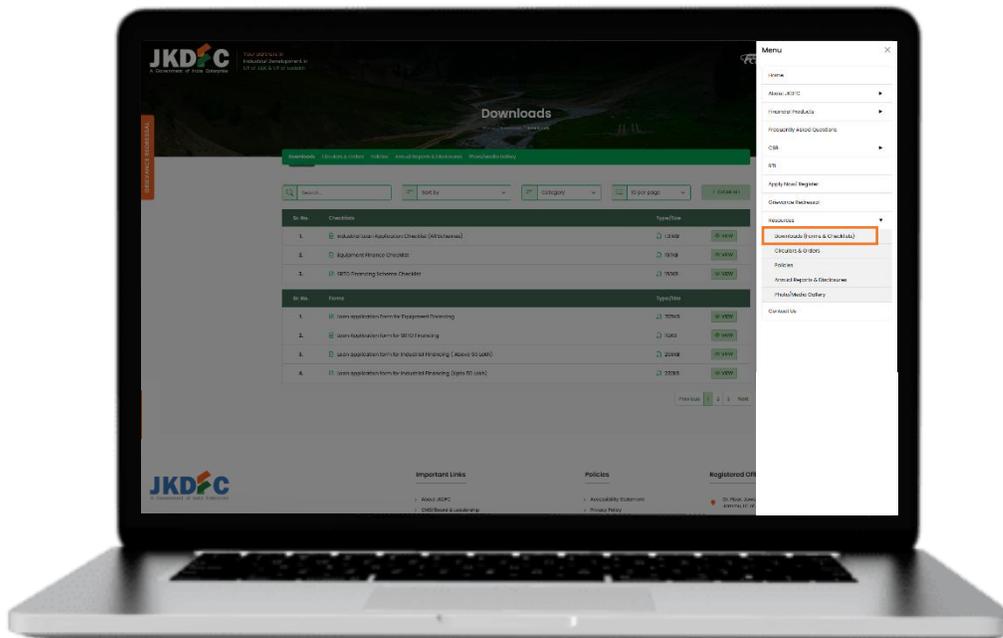
Users can track status and receive notifications.

6. Documentation & Application Forms

The portal includes a dedicated **Documentation/Downloads** section where users can find :

- Loan application forms
- Checklists
- Sanction letters
- Term sheets
- Working capital documentation
- Legal agreement templates

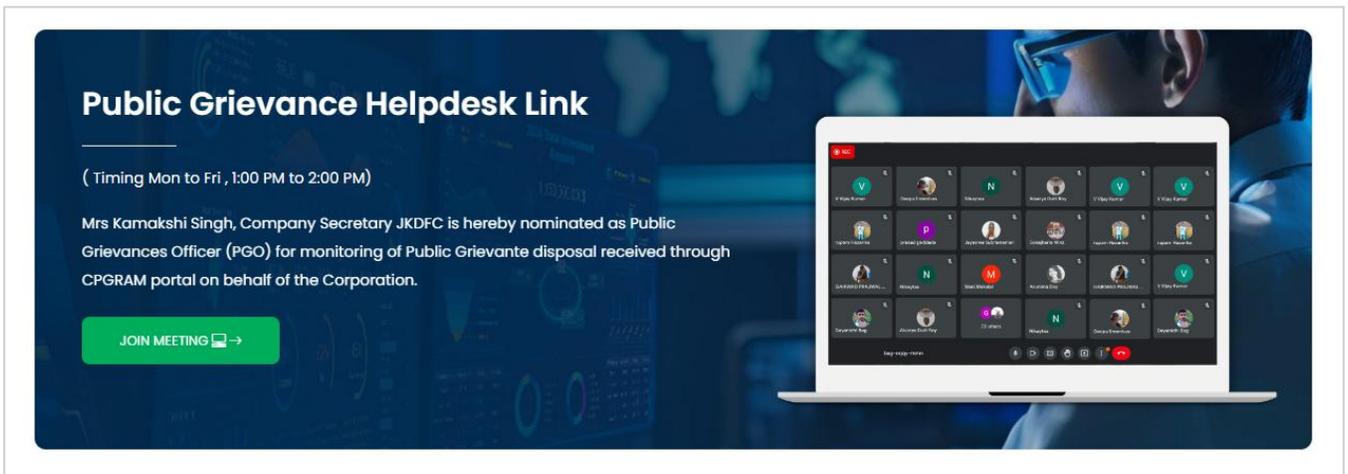
This section supports self-service download and reference for all product applications.



7. Enquiry & Support System

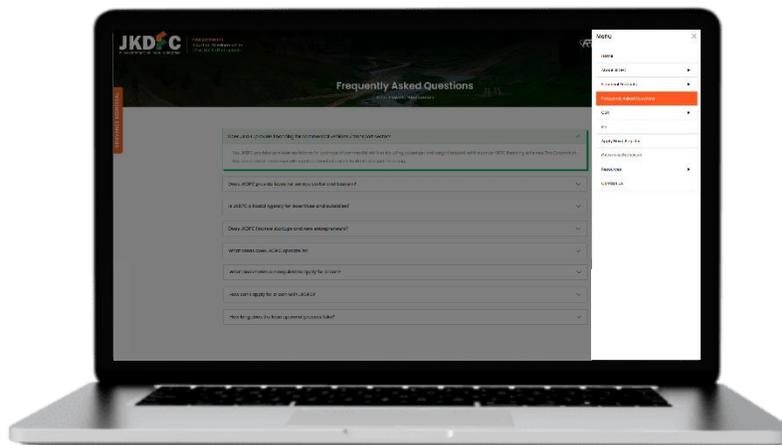
7.1 Online General Enquiry

- Structured form capture for personal details, query type, and detailed description.
- Automatic acknowledgement with a reference number.
- Tracking and response within defined SLA (typically 48–72 hrs).



7.2 FAQs

A comprehensive FAQ section answers frequent queries related to loan policies, eligibility, processing timelines, and repayment structures.

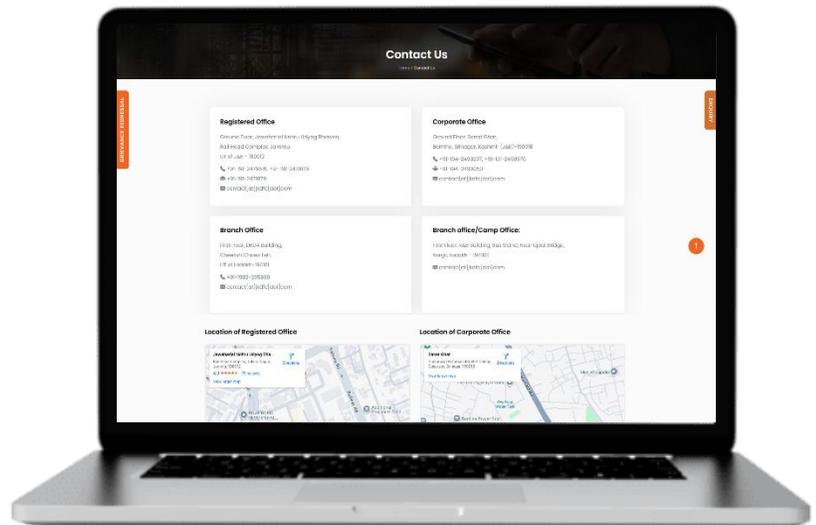


6.3 Contact Us / Office Locator

Visitors can access detailed office information, complete with addresses, phones, email IDs, and integrated map directions.

Office Locations

- **Registered Office:** Jammu
- **Corporate Office:** Srinagar
- **Branch Office:** Leh
- **Camp Office:** Kargil

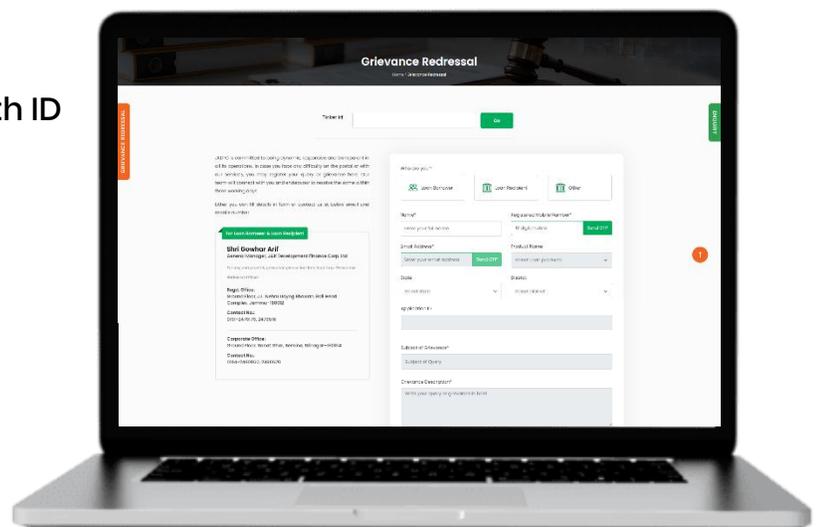


8. End to End Grievance Redressal

The portal supports a full grievance mechanism:

- Online form register
- Immediate acknowledgement with ID
- Tracking status of Grievances
- Multi-tier escalation
- Email/SMS status notifications

This ensures accountability and transparency in complaint handling.



9. Additional Portal Features

9.1 Compliance (GIGW 3.0 & Accessibility)

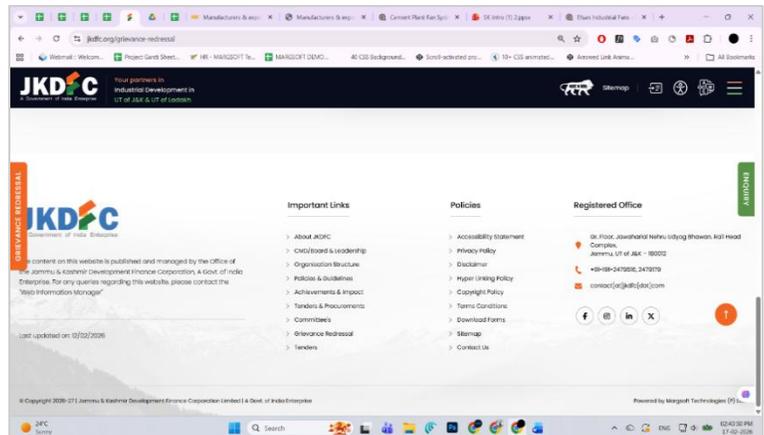
- WCAG 2.1 Level AA
- Screen reader support
- Keyboard navigation
- Multilingual options (English, Hindi, Urdu)
- Minimum color contrast & responsive layouts

This ensures accessibility for persons with disabilities and wider inclusion.



9.2 Security Measures

- HTTPS encryption
- Two factor authentication
- Strong data encryption (AES 256)
- CAPTCHA for forms
- Regular security audits



Conclusion

The JKDFC web portal is a comprehensive digital platform that empowers stakeholders with seamless access to loan product information, financial planning tools, real time updates, documentation, support systems, and grievance handling mechanisms – all delivered with strong usability, accessibility, and security standards.



JKDFC Web Portal

Featured Document

By



MARGSOFT Technologies (P) Ltd.

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