



Board Secretariat

Ref:-JKB/BS/F3652/2025/111
Date: 27th August, 2025

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal street
Mumbai - 400 001
Scrip Code:532209

SUB: - OUTCOME OF 87TH ANNUAL GENERAL MEETING

Dear Sirs,

The 87th Annual General Meeting of the Members of the Jammu and Kashmir Bank Limited was held on Tuesday, August 26, 2025 at 11.00 A.M. (IST) at Sher-i-Kashmir International Conference Centre, Srinagar, J&K - 190001.

We hereby submit the below mentioned documents:

1. Consolidated Scrutinizer's Report issued pursuant to the applicable provisions of the Companies Act, 2013 and rules made thereunder.
2. Voting results in the format prescribed under Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary



Reshi & Associates

COMPANY SECRETARIES

To
The Chairman,
The 87th Annual General Meeting of the
Jammu and Kashmir Bank Limited,
held on Tuesday, August 26, 2025 at 11.00 A.M.
at Sher-i-Kashmir International Conference Centre, Srinagar - 190001

Dear Sir,

The Scrutinizers Report (Consolidated – Physical and e-voting) pursuant to Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014 on the results of the Remote E-voting and voting conducted through Ballot Paper at the 87th Annual General Meeting of JAMMU AND KASHMIR BANK LIMITED held on Tuesday, August 26, 2025 at 11.00 A.M. at Sher-i-Kashmir International Conference Centre, Srinagar - 190001

1. Appointment as Scrutinizer:

I, Ghulam Jeelani Reshi, Company Secretary in Practice, has been appointed as the Scrutinizer by the Board of Directors of JAMMU AND KASHMIR BANK LIMITED (Bank) for the remote e-voting and Ballot to be conducted at the 87th Annual General Meeting of the Bank held on Tuesday, August 26, 2025 at 11.00 A.M. at Sher-i-Kashmir International Conference Centre, Srinagar - 190001.

2. Cut-off Date:

The voting rights were reckoned as on August 19, 2025 being the cut-off date for the purpose of deciding the entitlements of members at the remote e-voting and voting at the venue of the 87th Annual General Meeting.

3. Remote E-voting:

Agency: The Bank had appointed National Securities Depository Limited as the agency for providing the remote e-voting platform.

Remote E-Voting: E-Voting platform was open from 0900 hours (IST) on 23rd August, 2025 to 1700 hours (IST) on 25th August, 2025 and Members were required to cast their votes electronically conveying their assent or dissent in respect of the Six (6) Ordinary Resolutions, on the e-voting platform provided by National Securities Depository Limited.

4. Voting at the AGM:

The Bank had made arrangements for voting by Ballot Paper at the venue of the AGM. The Bank's management was responsible for ensuring the compliance with the requirements of the Companies Act, 2013 and Rules relating to E-voting and Resolutions contained in the Notice dated 02nd August, 2025 sent to the shareholders of the Bank.



As a scrutinizer, my role in the E-voting process is restricted to make a Scrutinizer's Report of the votes cast in "favour" or "against" the resolutions based on the E-voting of shareholders of the Bank from the reports generated from the E-voting system provided by National Securities Depository Limited and from the physical ballot voting process conducted on the day of the AGM.

5. Counting Process:

As soon as the Chairman announced the conducting of the Ballot Paper, I had locked the empty polling box in the presence of two witnesses. After completion of the Voting by ballot I unlocked the polling box in the presence of two witnesses and ballot papers were diligently scrutinized. The ballot papers were reconciled with the records maintained by the Registrar and Transfer Agents of the Bank and the proxies lodged with the Bank.

The ballot papers, which were incomplete and/or which were otherwise found defective have been treated as invalid and kept separately.

The ballot papers and all other relevant records were sealed and handed over to the Company Secretary for safe keeping till the Chairman signs the minutes of the 87th Annual General Meeting.

I then unblocked the remote E-voting results on the National Securities Depository Limited E-voting platform before the same two witnesses who are not in employment of the Bank and downloaded the e-voting results.

6. Results:

I observed that:

- a) 526 Members had casted their votes through remote e-voting.
- b) 125 Members had casted their votes through Poll.

The consolidated results with respect to each item of the agenda as set out in the Notice of 87th Annual General Meeting dated 26th August, 2025 is enclosed.

Based on the aforesaid results Six (6) Ordinary Resolutions as set out in the Notice convening the 87th Annual General Meeting dated 26th August, 2025 have been passed with requisite majority.

Date: 27.08.2025

Place: Srinagar



For Reshi and Associates
Company Secretaries

CS Ghulam Jeelani Reshi

M. No. F8720

C.P. No. 10020

UDIN: F008720G001092011

CONSOLIDATED RESULTS


Item No. 1 – Adoption of Audited Standalone and Consolidated Financial Statements of the Bank for the year ended 31st March, 2025 along with the report of Board of Directors and Auditors thereon:

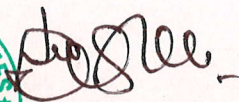
	Remote E-voting (Members only)	Poll Paper (Members / Proxy) at AGM	Total	Remote E-voting (Shares cast by Members only)	Poll Paper (Shares cast by Members / Proxy) at AGM	Total	%
No of votes cast in favour	508	125	633	754585707	1001973	755587680	99.90
No of votes cast against	15	0	15	732038	0	732038	0.10
No of votes abstained	2	0	2	4000	0	4000	0
No of votes invalid	0	3	3	0	0	0	0

Based on the aforesaid results, Ordinary Resolution as contained in Item No. 1 of the AGM Notice of the Bank dated 02nd August, 2025 has been passed with requisite majority.

Date: 27.08.2025

Place: Srinagar




CS Ghulam Jeelani Reshi
M. No. F8720
C.P. No. 10020
UDIN: F008720G001092011

Item No. 2 – Declaration of Dividend on Equity Shares of the Bank:

	Remote E-voting (Members only)	Poll Paper (Members / Proxy) at AGM	Total	Remote E-voting (Shares cast by Members only)	Poll Paper (Shares cast by Members / Proxy) at AGM	Total	%
No of votes cast in favour	512	124	636	755523368	999968	756523336	99.99
No of votes cast against	12	1	13	4311	2005	6316	0.01
No of votes abstained	2	0	2	4000	0	4000	0
No of votes invalid	0	3	3	0	0	0	0

Based on the aforesaid results, Ordinary Resolution as contained in Item No. 2 of the AGM Notice of the Bank dated 02nd August, 2025 has been passed with requisite majority.

Date: 27.08.2025

Place: Srinagar



CS Ghulam Jeelani Reshi

M. No. F8720

C.P. No. 10020

UDIN: F008720G001092011

Item No. 3 - Re-appointment of Dr. Pawan Kotwal, IAS (DIN: 02455728) as a Director of the Bank liable to retire by rotation:

	Remote E-voting (Members only)	Poll Paper (Members / Proxy) at AGM	Total	Remote E-voting (Shares cast by Members only)	Poll Paper (Shares cast by Members / Proxy) at AGM	Total	%
No of votes Cast in favour	364	115	479	659966789	960742	660927531	87.39
No of votes cast against	161	10	171	95293316	41231	95334547	12.61
No of votes abstained	3	0	3	5000	0	5000	0
No of votes invalid	0	3	3	0	0	0	0

Based on the aforesaid results, Ordinary Resolution as contained in Item No. 3 of the AGM Notice of the Bank dated 02nd August, 2025 has been passed with requisite majority.

Date: 27.08.2025

Place: Srinagar



CS Ghulam Jeelani Reshi

M. No. F8720

C.P. No. 10020

UDIN: F008720G001092011

Item No. 4 - Re-appointment of Dr. Mandeep K Bhandari, IAS (DIN: 07310347) as a Director of the Bank liable to retire by rotation:

	Remote E-voting (Members only)	Poll Paper (Members / Proxy) at AGM	Total	Remote E-voting (Shares cast by Members only)	Poll Paper (Shares cast by Members / Proxy) at AGM	Total	%
No of votes cast in favour	384	116	500	696404319	960754	697365073	92.21
No of votes cast against	142	9	151	58855789	41219	58897008	7.79
No of votes abstained	3	0	3	5000	0	5000	0
No of votes invalid	0	3	3	0	0	0	0

Based on the aforesaid results, Ordinary Resolution as contained in Item No. 4 of the AGM Notice of the Bank dated 02nd August, 2025 has been passed with requisite majority.

Date: 27.08.2025

Place: Srinagar



CS Ghulam Jeelani Reshi

M. No. F8720

C.P. No. 10020

UDIN: F008720G001092011

Item No. 5 - Fixation of Remuneration to Statutory Auditors for the Financial Year 2025-2026:

	Remote E-voting (Members only)	Poll Paper (Members / Proxy) at AGM	Total	Remote E-voting (Shares cast by Members only)	Poll Paper (Shares cast by Members / Proxy) at AGM	Total	%
No of votes cast in favour	505	124	629	755513539	1000973	75651452	99.99
No of votes cast against	19	1	20	13093	1000	14093	0.01
No of votes abstained	2	0	2	4000	0	4000	0
No of votes invalid	0	3	3	0	0	0	0

Based on the aforesaid results, Ordinary Resolution as contained in Item No. 5 of the AGM Notice of the Bank dated 02nd August, 2025 has been passed with requisite majority.

Date: 27.08.2025

Place: Srinagar



CS Ghulam Jeelani Reshi

M. No. F8720

C.P. No. 10020

UDIN: F008720G001092011

Item No. 6 - To appoint M/s D K Pandoh & Associates as Secretarial Auditors of the Bank from fiscal 2025-26 to 2029-30:

	Remote E-voting (Members only)	Poll Paper (Members / Proxy) at AGM	Total	Remote E-voting (Shares cast by Members only)	Poll Paper (Shares cast by Members / Proxy) at AGM	Total	%
No of votes cast in favour	508	122	630	755503166	998973	756502139	99.99
No of votes cast against	15	3	18	11885	3000	14885	0.01
No of votes abstained	2	0	2	4000	0	4000	0
No of votes invalid	0	3	3	0	0	0	0

Based on the aforesaid results, Ordinary Resolution as contained in Item No. 6 of the AGM Notice of the Bank dated 02nd August, 2025 has been passed with requisite majority.

Date: 27.08.2025
Place: Srinagar



CS Ghulam Jeelani Reshi
M. No. F8720
C.P. No. 10020
UDIN: F008720G001092011

For Jammu and Kashmir Bank Limited

Amitava Chatterjee
MD & CEO
DIN: 07082989

Witnesses:

Name: Wahid Farooq
S/o: Farooq Ahmad
R/o: Pandach

Name: Yawar Afzal Bhat
S/o: Mohammad Afzal Bhat
R/o: Khiram Srigufwara

General information about company	
Scrip code	532209
NSE Symbol	J&KBANK
MSEI Symbol	NOTLSITED
ISIN	INE168A01041
Name of the company	JAMMU AND KASHMIR BANK LIMITED
Type of meeting	AGM
Date of the meeting / last day of receipt of postal ballot forms (in case of Postal Ballot)	26-08-2025
Start time of the meeting	11:00 AM
End time of the meeting	12:40 PM

Scrutinizer Details	
Name of the Scrutinizer	CS GHULAM JEELANI RESHI
Firms Name	RESHI & ASSOCIATES
Qualification	CS
Membership Number	8720
Date of Board Meeting in which appointed	25-07-2025
Date of Issuance of Report to the company	27-08-2025

Voting results	
Record date	19-08-2025
Total number of shareholders on record date	270148
No. of shareholders present in the meeting either in person or through proxy	
a) Promoters and Promoter group	1
b) Public	174
No. of shareholders attended the meeting through video conferencing	
a) Promoters and Promoter group	0
b) Public	0
No. of resolution passed in the meeting	6
Disclosure of notes on voting results	

Resolution(1)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				Adoption of Audited Standalone and Consolidated Financial Statements of the Bank for the year ended 31st March, 2025 along with the report of Board of Directors and Auditors thereon				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)= [(2)/(1)]*100	(4)	(5)	(6)= [(4)/(2)]*100	(7)= [(5)/(2)]*100
Promoter and Promoter Group	E-Voting	654098280	654098280	100	654098280	0	100	0
	Poll							
	Postal Ballot (if applicable)							
	Total	654098280	654098280	100	654098280	0	100	0
Public-Institutions	E-Voting	149573487	100671669	67.3058	99941631	730038	99.2748	0.7252
	Poll							
	Postal Ballot (if applicable)							
	Total	149573487	100671669	67.3058	99941631	730038	99.2748	0.7252
Public- Non Institutions	E-Voting	297510696	547796	0.1841	545796	2000	99.6349	0.3651
	Poll		1001973	0.3368	1001973	0	100	0
	Postal Ballot (if applicable)							
	Total	297510696	1549769	0.5209	1547769	2000	99.8709	0.1291
Total		1101182463	756319718	68.6825	755587680	732038	99.9032	0.0968
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

Resolution(2)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				Declaration of Dividend on Equity Shares of the Bank				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)= [(2)/(1)]*100	(4)	(5)	(6)= [(4)/(2)]*100	(7)= [(5)/(2)]*100
Promoter and Promoter Group	E-Voting	654098280	654098280	100	654098280	0	100	0
	Poll							
	Postal Ballot (if applicable)							
	Total	654098280	654098280	100	654098280	0	100	0
Public-Institutions	E-Voting	149573487	100671669	67.3058	100667858	3811	99.9962	0.0038
	Poll							
	Postal Ballot (if applicable)							
	Total	149573487	100671669	67.3058	100667858	3811	99.9962	0.0038
Public- Non Institutions	E-Voting	297510696	757730	0.2547	757230	500	99.934	0.066
	Poll		1001973	0.3368	999968	2005	99.7999	0.2001
	Postal Ballot (if applicable)							
	Total	297510696	1759703	0.5915	1757198	2505	99.8576	0.1424
Total		1101182463	756529652	68.7016	756523336	6316	99.9992	0.0008
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

Resolution(3)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				Re-appointment of Dr. Pawan Kotwal, IAS (DIN: 02455728) as a Director of the Bank liable to retire by rotation				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)= [(2)/(1)]*100	(4)	(5)	(6)= [(4)/(2)]*100	(7)= [(5)/(2)]*100
Promoter and Promoter Group	E-Voting	654098280	654098280	100	654098280	0	100	0
	Poll							
	Postal Ballot (if applicable)							
	Total	654098280	654098280	100	654098280	0	100	0
Public- Institutions	E-Voting	149573487	100671669	67.3058	5392353	95279316	5.3564	94.6436
	Poll							
	Postal Ballot (if applicable)							
	Total	149573487	100671669	67.3058	5392353	95279316	5.3564	94.6436
Public- Non Institutions	E-Voting	297510696	490156	0.1648	476156	14000	97.1438	2.8562
	Poll		1001973	0.3368	960742	41231	95.885	4.115
	Postal Ballot (if applicable)							
	Total	297510696	1492129	0.5015	1436898	55231	96.2985	3.7015
Total		1101182463	756262078	68.6773	660927531	95334547	87.394	12.606
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

Resolution(4)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				Re-appointment of Dr. Mandeep K Bhandari, IAS (DIN: 07310347) as a Director of the Bank liable to retire by rotation				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)= [(2)/(1)]*100	(4)	(5)	(6)= [(4)/(2)]*100	(7)= [(5)/(2)]*100
Promoter and Promoter Group	E-Voting	654098280	654098280	100	654098280	0	100	0
	Poll							
	Postal Ballot (if applicable)							
	Total	654098280	654098280	100	654098280	0	100	0
Public- Institutions	E-Voting	149573487	100671669	67.3058	41827880	58843789	41.5488	58.4512
	Poll							
	Postal Ballot (if applicable)							
	Total	149573487	100671669	67.3058	41827880	58843789	41.5488	58.4512
Public- Non Institutions	E-Voting	297510696	490159	0.1648	478159	12000	97.5518	2.4482
	Poll		1001973	0.3368	960754	41219	95.8862	4.1138
	Postal Ballot (if applicable)							
	Total	297510696	1492132	0.5015	1438913	53219	96.4334	3.5666
Total		1101182463	756262081	68.6773	697365073	58897008	92.2121	7.7879
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

Resolution(5)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				Fixation of Remuneration to Statutory Auditors for the Financial Year 2025-2026				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)= [(2)/(1)]*100	(4)	(5)	(6)= [(4)/(2)]*100	(7)= [(5)/(2)]*100
Promoter and Promoter Group	E-Voting	654098280	654098280	100	654098280	0	100	0
	Poll							
	Postal Ballot (if applicable)							
	Total	654098280	654098280	100	654098280	0	100	0
Public- Institutions	E-Voting	149573487	100671669	67.3058	100662076	9593	99.9905	0.0095
	Poll							
	Postal Ballot (if applicable)							
	Total	149573487	100671669	67.3058	100662076	9593	99.9905	0.0095
Public- Non Institutions	E-Voting	297510696	756683	0.2543	753183	3500	99.5375	0.4625
	Poll		1001973	0.3368	1000973	1000	99.9002	0.0998
	Postal Ballot (if applicable)							
	Total	297510696	1758656	0.5911	1754156	4500	99.7441	0.2559
Total		1101182463	756528605	68.7015	756514512	14093	99.9981	0.0019
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								

Resolution(6)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				To appoint M/s D K Pandoh & Associates as Secretarial Auditors of the Bank from fiscal 2025-26 to 2029-30				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)= [(2)/(1)]*100	(4)	(5)	(6)= [(4)/(2)]*100	(7)= [(5)/(2)]*100
Promoter and Promoter Group	E-Voting	654098280	654098280	100	654098280	0	100	0
	Poll							
	Postal Ballot (if applicable)							
	Total	654098280	654098280	100	654098280	0	100	0
Public- Institutions	E-Voting	149573487	100671669	67.3058	100662284	9385	99.9907	0.0093
	Poll							
	Postal Ballot (if applicable)							
	Total	149573487	100671669	67.3058	100662284	9385	99.9907	0.0093
Public- Non Institutions	E-Voting	297510696	745102	0.2504	742602	2500	99.6645	0.3355
	Poll		999970	0.3361	996970	3000	99.7	0.3
	Postal Ballot (if applicable)							
	Total	297510696	1745072	0.5866	1739572	5500	99.6848	0.3152
Total		1101182463	756515021	68.7002	756500136	14885	99.998	0.002
Whether resolution is Pass or Not.							Yes	
Disclosure of notes on resolution								