## SHAREHOLDING PATTERN

General information about co	mpany
Scrip code	532209
NSE Symbol	J&KBANK
MSEI Symbol	NOTLISTED
ISIN	INE168A01041
Name of the company	THE JAMMU & KASHMIR BANK LIMITED
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-09-2025
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	Yes

	Declarati	on			
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	No	No	No	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under "Pledged"?	No	No		
8	Whether any shares held by promoters are encumbered under "Non-Disposal Undertaking"?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

Table VI - Statement showing foreign ownership limits										
Particular	Approved limits (%)	Limits utilized (%)								
As on shareholding date	46.85	7.83								
As on the end of previous 1st quarter	46.85	8.01								
As on the end of previous 2nd quarter	46.85	6.46								
As on the end of previous 3rd quarter	46.85	7.07								
As on the end of previous 4th quarter	46.85	7.64								

## Table I - Summary Statement holding of specified securities

	Cotogony			No.			Shareholding as a % of	Number of V of securities		ights held in e	ach class	N- Of			No. of Sl
Category (I)	egory of shareholder (III)  Promoter		No. of fully paid up equity shares held (IV)	Of Partly paid- up equity shares held	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+ (VI)	total no. of shares (calculated as per SCRR, 1957) (VIII)	No of Voting	(XIV)	Rights	Total as a % of (A+B+C)	No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	Underlyi Outstand convertil securities of Warra and ESO (X) =
				(V)			As a % of (A+B+C2)	Class eg:X	Class eg:Y	Total		(-2.7)			(XA+XE
(A)	Promoter & Promoter Group	3	654098280			654098280	59.4	654098280		654098280	59.4				
(B)	Public	261975	447084183			447084183	40.6	447084183		447084183	40.6				
(C)	Non Promoter- Non Public														
(C1)	Shares underlying DRs														
(C2)	Shares held by Employee Trusts														
	Total	261978	1101182463			1101182463	100	1101182463		1101182463	100				

				Table	I - S	ummar	y St	atement	holo	ling of sp	ecifie	d securitie	s			
	Category	Shareholding, as a % assuming full conversion of convertible securities ( as	Locl		Num Shar pleds (XIV	ged	Non Disp Und (XV	osal ertaking		r mbrances, y (XVI)	Share encu	mbered	Number of equity shares	Sub-cates	gorization o	of shares
Category (I)	of shareholder (II)	a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	held in dematerialized form (XVIII)	Sub- category (i)	Sub- category (ii)	Sub- category (iii)
(A)	Promoter & Promoter Group	59.4											654098280			
(B)	Public	40.6											441782029	0	0	0
(C)	Non Promoter- Non Public															
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts															
	Total	100											1095880309	0	0	0

			Ta	ble II -	- Statemer	nt showing	shareholding	g pattern o	f the P	romoter ar	ıd Pror	noter Grou	ıp		
				No.			Shareholding as a % of	Number of V		ights held in e X)	ach				No.
Sr. No.	Category & Name of the Shareholders	Nos. Of shareholders (III)	No. of fully paid up equity shares held	Of Partly paid- up equity	No. Of shares underlying Depository Receipts	Total nos. shares held (VII) = (IV)+(V)+	total no. of shares (calculated as per SCRR,	No of Voting	(XIV)	Rights	Total as a % of Total	No. Of Shares Underlying Outstanding convertible	No. of Shares Underlying Outstanding Warrants	No. Of Outstanding ESOP Granted	secu of W
			(IV)	shares held (V)	(VI)	(VI)	1957) (VIII) As a % of (A+B+C2)	Class eg: X	Class eg:Y	Total	Voting rights	securities (XA)	(XB)	(XC)	and (X) (XA
A	Table II - Staten	nent showing s	hareholding p	attern of	the Promoter	and Promote	r Group	•		•	•	•	•	•	
(1)	Indian														
(b)	Central Government/ State Government(s)	3	654098280			654098280	59.4	654098280		654098280	59.4				
Sub-Total (A)(1)		3	654098280			654098280	59.4	654098280		654098280	59.4				
(2)	Foreign														
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A) (2)		3	654098280			654098280	59.4	654098280		654098280	59.4				
В	Table III - State	ment showing	shareholding p	oattern o	f the Public s	hareholder	•		1				•		
(1)	Institutions (Do	mestic)													
(a)	Mutual Funds	15	38790255			38790255	3.52	38790255		38790255	3.52				
(c)	Alternate Investment Funds	9	1883750			1883750	0.17	1883750		1883750	0.17				
(d)	Banks	1	200			200	0	200		200	0				
(e)	Insurance Companies	6	22754498			22754498	2.07	22754498		22754498	2.07				
(i)	NBFCs registered with RBI	1	1750			1750	0	1750		1750	0				
Sub-Total (B)(1)		32	63430453			63430453	5.76	63430453		63430453	5.76				
(2)	Institutions (For	reign)		•					•						

(d)	Foreign Portfolio Investors Category I	135	82343201		82343201	7.48	82343201	82343201	7.48		
(e)	Foreign Portfolio Investors Category II	15	4099339		4099339	0.37	4099339	4099339	0.37		
Sub-Total (B)(2)		150	86442540		86442540	7.85	86442540	86442540	7.85		
(3)	Central Govern	ment / State G	overnment(s)	<u> </u>							
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	1	100		100	0	100	100	0		
Sub-Total (B)(3)		1	100		100	0	100	100	0		
(4)	Non-institutions	3		<u> </u>							
(b)	Directors and their relatives (excluding independent directors and nominee directors)	1	500		500	0	500	500	0		
(c)	Key Managerial Personnel	1	2630		2630	0	2630	2630	0		
(f)	Investor Education and Protection Fund (IEPF)	1	2402411		2402411	0.22	2402411	2402411	0.22		
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	254797	208387846		208387846	18.92	208387846	208387846	18.92		
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	27	27178134		27178134	2.47	27178134	27178134	2.47		
(i)	Non Resident Indians (NRIs)	2593	20864319		20864319	1.89	20864319	20864319	1.89		

(j)	Foreign Nationals	1	20000			20000	0	20000	20000	0		
(1)	Bodies Corporate	874	28122078			28122078	2.55	28122078	28122078	2.55		
(m)	Any Other (specify)	3497	10233172			10233172	0.93	10233172	10233172	0.93		
Sub-Total (B)(4)		261792	297211090			297211090	26.99	297211090	297211090	26.99		
Total Public Shareholding (B)=(B)(1)+ (B)(2)+(B) (3)+(B)(4)		261975	447084183			447084183	40.6	447084183	447084183	40.6		
С	Table IV - State	ment showing	shareholding p	attern o	f the Non Pro	moter- Non P	ublic sharehold	er		•		
Total ( A+B+C2)		261978	1101182463			1101182463	100	1101182463	1101182463	100		
Total (A+B+C)		261978	1101182463			1101182463	100	1101182463	1101182463	100		

		Table II - St	taten	nent sh	owin	g share	hold	ing pat	tern (	of the Pro	mote	er and Pro	moter Group			
	Category &	Shareholding , as a % assuming full conversion of convertible securities (			Num Shar pled (XIV	ged	Non Disp Und (XV	osal ertaking		er imbrances, y (XVI)	Shar encu (XV	mbered	Number of equity shares	Sub-cates	gorization	of shares
Sr. No.	Name of the Shareholders (I)	as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	held in dematerialized form (XVIII)	Sub- category (i)	Sub- category (ii)	Sub- category (iii)
A	Table II - Staten	nent showing sl	hareh	olding pa	ıttern	of the Pi	omot	er and Pr	omote	er Group						
(1)	Indian											_				
(b)	Central Government/ State Government(s)	59.4											654098280			
Sub-Total (A)(1)		59.4											654098280			
(2)	Foreign													•		
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A) (2)		59.4											654098280			
В	Table III - State	ment showing s	shareh	olding p	attern	of the P	ublic	sharehol	der							
(1)	Institutions (Do	mestic)														
(a)	Mutual Funds	3.52											38790255	0	0	0
(c)	Alternate Investment Funds	0.17											1883750	0	0	0
(d)	Banks	0											200	0	0	0
(e)	Insurance Companies	2.07											22754498	0	0	0

(i)	NBFCs registered with RBI	0								1750	0	0	0
Sub-Total (B)(1)		5.76								63430453	0	0	0
(2)	Institutions (For	reign)											
(d)	Foreign Portfolio Investors Category I	7.48								82343201	0	0	0
(e)	Foreign Portfolio Investors Category II	0.37								4099339	0	0	0
Sub-Total (B)(2)		7.85								86442540	0	0	0
(3)	Central Govern	ment / State Go	vernn	nent(s)									
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0								100	0	0	0
Sub-Total (B)(3)		0								100	0	0	0
(4)	Non-institutions	5			ı	ı	ı	1		•			
(b)	Directors and their relatives (excluding independent directors and nominee directors)	0								500	0	0	0
(c)	Key Managerial Personnel	0								2630	0	0	0
(f)	Investor Education and Protection Fund (IEPF)	0.22								2402411	0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	18.92								203218632	0	0	0

(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	2.47											27178134	0	0	0
(i)	Non Resident Indians (NRIs)	1.89											20864319	0	0	0
(j)	Foreign Nationals	0											20000	0	0	0
(1)	Bodies Corporate	2.55											27989138	0	0	0
(m)	Any Other (specify)	0.93											10233172	0	0	0
Sub-Total (B)(4)		26.99											291908936	0	0	0
Total Public Shareholding (B)=(B)(1)+ (B)(2)+(B) (3)+(B)(4)		40.6											441782029	0	0	0
С	Table IV - State	ment showing s	sharel	olding p	atterr	of the N	lon P	romoter-	Non I	Public share	eholde	r				
Total ( A+B+C2 )		100											1095880309			
Total (A+B+C)		100											1095880309			

Shareholders (I)  PAN (II)  No. of fully paid up equity shares held (IV)  Total nos. shares held (VII) = (IV)+ (V)+ (VI)  Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	CHIEF SECRETARY JAMMU AND KASHMIR GOVT  571404380  51.89  ghts held in each class of securities (IX)	SECRETARY FINANCE DEPTT JAMMU AND KASHMIR GOVT  36864455  3.35	3 FINANCE SECRETARY UT LADAKH  45829445  45829445  4.16	Click here to go back Total 654098280 654098280
Shareholders (I)  PAN (II)  No. of fully paid up equity shares held (IV)  Total nos. shares held (VII) = (IV)+ (V)+ (VI)  Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	571404380 571404380 571404380	AND KASHMIR GOVT  36864455  36864455	LADAKH  45829445  45829445	back Total 654098280 654098280
No. of fully paid up equity shares held (IV)  Total nos. shares held (VII) = (IV)+ (V)+ (VI)  Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	51.89	36864455	45829445	654098280 654098280
up equity shares held (IV)  Total nos. shares held (VII) = (IV)+ (V)+ (VI)  Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	51.89	36864455	45829445	654098280
held (VII) = (IV)+ (V)+ (VI) 57 Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	51.89			
% of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)		3.35	4.16	59.4
Number of Voting Rig	ghts held in each class of securities (IX)			
	8			
Class eg:X 57	571404380	36864455	45829445	654098280
Total 57	571404380	36864455	45829445	654098280
Total as a % of Total Voting rights 51	51.89	3.35	4.16	59.4
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	571404380	36864455	45829445	654098280
Shareholding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	51.89	3.35	4.16	59.4
Number of equity shares held in dematerialized form (XVIII)	571404380	36864455	45829445	654098280

Reason for not providing PAN	Textual Information(1)	Textual Information(2)	Textual Information(3)	
Shareholder type	Promoter	Promoter	Promoter	

	Text Block
Textual Information(1)	GOVERNMENT HOLDING
Textual Information(2)	GOVERNMENT HOLDING
Textual Information(3)	GOVERNMENT HOLDING

Mutual Funds			
Sr. No.	1		
Name of the Shareholders (I)	KOTAK MAHINDRA TRUSTEE CO LTD A/C KOTAK MULTICAP F	Click here to go back	
PAN (II)	AAATK4475F	Total	
No. of fully paid up equity shares held (IV)	36034254	36034254	
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	36034254	36034254	
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	3.27	3.27	
Number of Voting I	Rights held in each class of securities (IX)		
Class eg: X	36034254	36034254	
Total	36034254	36034254	
Total as a % of Total Voting rights	3.27	3.27	
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	36034254	36034254	
Shareholding, as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	3.27	3.27	
Number of equity shares held in dematerialized form (XIV)	36034254	36034254	
Reason for not prov	viding PAN	•	

Reason for not providing PAN			
Sub-categorization	Sub-categorization of shares		
Shareholding (No. of shares) under			
Sub-category (i)	0	0	
Sub-category (ii)	0	0	
Sub-category (iii)	0	0	

Foreign Portfolio Investors Category I			
0.01		- , - I	
Sr. No.			
Name of the Shareholders (I)	BOWHEAD INDIA FUND	Click here to go back	
PAN (II)	AAICB6686J	Total	
No. of fully paid up equity shares held (IV)	17597637	17597637	
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	17597637	17597637	
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.6	1.6	
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	17597637	17597637	
Total	17597637	17597637	
Total as a % of Total Voting rights	1.6	1.6	
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	17597637	17597637	
Shareholding, as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.6	1.6	
Number of equity shares held in dematerialized form (XIV)	17597637	17597637	
Reason for not pro-	viding PAN		
Reason for not providing PAN			

Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

	Insurance Companies		
Sr. No.	1		
Name of the Shareholders (I)	LIFE INSURANCE CORPORATION OF INDIA	Click here to go back	
PAN (II)	AAACL0582H	Total	
No. of fully paid up equity shares held (IV)	14641715	14641715	
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	14641715	14641715	
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.33	1.33	
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	14641715	14641715	
Total	14641715	14641715	
Total as a % of Total Voting rights	1.33	1.33	
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	14641715	14641715	
Shareholding, as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.33	1.33	
Number of equity shares held in dematerialized form (XIV)	14641715	14641715	
Reason for not prov	viding PAN		
Reason for not providing PAN			

Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Non Resident Indians (NRIs)				
Sr. No.	1	,		
Name of the	SANJEEV ARORA .	Click here to go back		
Shareholders (I) PAN (II)	AAAPA1737C	Total		
No. of fully paid up equity shares held (IV)	13438226	13438226		
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	13438226	13438226		
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.22	1.22		
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	13438226	13438226		
Total	13438226	13438226		
Total as a % of Total Voting rights	1.22	1.22		
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	13438226	13438226		
Shareholding, as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.22	1.22		
Number of equity shares held in dematerialized form (XIV)	13438226	13438226		
Reason for not prov	Reason for not providing PAN			
Reason for not providing PAN				

Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

	Individuals - ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.			
Sr. No.	1			
Name of the Shareholders (I)	MUKUL MAHAVIR AGRAWAL	Click here to go back		
PAN (II)	AARFP3029P	Total		
No. of fully paid up equity shares held (IV)	14000000	14000000		
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	14000000	14000000		
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.27	1.27		
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	14000000	14000000		
Total	14000000	14000000		
Total as a % of Total Voting rights	1.27	1.27		
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	14000000	14000000		
Shareholding, as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.27	1.27		
Number of equity shares held in dematerialized form (XIV)	14000000	14000000		
Reason for not prov	riding PAN			
Reason for not providing PAN				

Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Any Other (specify)							
Sr. No.	1	2	3				
Category	Clearing Members	HUF	Trusts				
Category / More than 1 percentage	Category	Category	Category				
Name of the Shareholders (I)				Click here to go back			
PAN (II)				Total			
No. of the Shareholders (I)	9	3477	11	3497			
No. of fully paid up equity shares held (IV)	6755	9751025	475392	10233172			
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	6755	9751025	475392	10233172			
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0.89	0.04	0.93			
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	6755	9751025	475392	10233172			
Total	6755	9751025	475392	10233172			
Total as a % of Total Voting rights	0	0.89	0.04	0.93			
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	6755	9751025	475392	10233172			
Shareholding, as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0.89	0.04	0.93			

Number of equity shares held in dematerialized form (XIV)	6755	9751025	475392	10233172			
Reason for not providing PAN							
Reason for not providing PAN							
Sub-categorization of shares							
Shareholding (No. of shares) under							
Sub-category (i)	0	0	0	0			
Sub-category (ii)	0	0	0	0			
Sub-category (iii)	0	0	0	0			