

Integrated Governance Report

General information about company

Scrip code	532209
NSE Symbol	J&KBANK
MSEI Symbol	NOTLISTED
ISIN	INE168A01041
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Reporting Quarter Type	Quarterly
Date of Quarter Ending	31-12-2025
Type of company	Equity
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	true
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	true
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	true
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	true
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	true
Risk management committee	true
Market Capitalisation as per immediate previous Financial Year	Top 500 listed entities
Is SCORE ID Available ?	true
SCORE Registration ID	j00030
Reason For No SCORE ID	
Type of Submission	Original
Remarks (website dissemination)	

Annexure I

Annexure I to be submitted by listed entity on quarterly basis

I. Composition of Board of Directors

Annexure I to be submitted by listed entity on quarterly basis																								
I. Composition of Board of Directors																								
Disclosure of notes on composition of board of directors explanatory										Textual Information(1)														
Whether the listed entity has a Regular Chairperson										true														
Whether Chairperson is related to MD or CEO										false														
										Disqualification of Directors under section 164 of the Companies Act, 2013														
Sr no.	Title(Mr/Ms)	Name of the Director	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director(in months)	No of Directorship in listed entities including this listed entity(Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity(Refer Regulation 17A(1) of Listing Regulations)	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	Mr	SANKARASUBRAMANIAN KRISHNAN	07261965	Non-Executive - Independent Director	Chairperson		false				Active	NA		27-03-2025	27-03-2025		9.05	1	1	0	0			
2	Mr	AMITAVA CHATTERJEE	07082989	Executive Director	Not Applicable	CEO-MD	false				Active	NA		30-12-2024				1	0	1	0			
3	Mr	PAWAN KOTWAL IAS	02455728	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		24-07-2023	26-08-2025			1	0	0	0			
4	Mr	SANTOSH DATTARAYA VAIDYA IAS	05340193	Non-Executive - Nominee Director	Not Applicable		false				Active	NA		22-08-2023				1	0	0	0			
5	Mr	MANDEEP K BHANDHARI IAS	07310347	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		20-10-2023	26-08-2025			1	0	0	0			
6	Mr	SANJIV DAYAL	10926091	Non-Executive - Nominee Director	Not Applicable		false				Active	NA		20-01-2025				1	0	1	0			
7	Mr	R K CHHIBBER	08190084	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		10-06-2019	24-08-2024			1	0	2	1			
8	Mr	UMESH CHANDRA PANDEY	01185085	Non-Executive - Independent Director	Not Applicable		false				Active	NA		21-01-2022	21-01-2025		47.11	1	1	2	0			
9	Mr	ANIL KUMAR GOEL	00672755	Non-Executive - Independent Director	Not Applicable		false				Active	NA		21-01-2022	21-01-2025		47.11	1	1	1	1			
10	Mr	ANAND KUMAR	03041018	Non-Executive - Independent Director	Not Applicable		false				Active	NA		03-03-2022	03-03-2025		45.29	1	1	1	0			
11	Mr	SUDHIR GUPTA	09614492	Executive Director	Not Applicable		false				Active	NA		14-12-2022	13-12-2025			1	0	1	0			
12	Mrs	SHAHLA AYOUB	09834993	Non-Executive - Independent Director	Not Applicable		false				Active	NA		26-12-2022	26-12-2025		36.06	1	1	1	0			
13	Mr	ARUN GANDOTRA	08907929	Non-Executive - Independent Director	Not Applicable		false				Active	NA		26-08-2025	26-08-2025		4.06	1	1	1	0			

Text Block

Textual Information(1)

Mr. Sakarasubramanian Krishnan has been appointed as Part Time Chairman of the bank with effect from 13th November, 2025

Annexure I

II. Composition of Committees

Disclosure of notes on composition of committees explanatory	
--	--

Audit Committee Details

Whether the Audit Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Chairperson	25-04-2023		
2	10926091	SANJIV DAYAL	Non-Executive - Nominee Director	Member	20-01-2025		
3	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	31-01-2022		
4	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	26-09-2022		
5	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		

Nomination and remuneration committee

Whether the Nomination and remuneration committee has a Regular Chairperson							true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks	
1	03041018	ANAND KUMAR	Non-Executive - Independent Director	Chairperson	26-09-2022			
2	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	25-04-2023			
3	07261965	SANKARASUBRAMANIAN KRISHNAN	Non-Executive - Independent Director	Member	29-03-2025			
4	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Member	30-08-2025			

Stakeholders Relationship Committee

Whether the Stakeholders Relationship Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Chairperson	21-10-2022		
2	07082989	AMITAVA CHATTERJEE	Executive Director	Member	31-12-2024		
3	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	31-01-2022		
4	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
5	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	20-02-2023		
6	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Member	30-08-2025		

Risk Management Committee

Whether the Risk Management Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Chairperson	31-01-2022		
2	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	21-10-2022		
3	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
4	07261965	SANKARASUBRAMANIAN KRISHNAN	Non-Executive - Independent Director	Member	29-03-2025		
5	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Member	30-08-2025		

Corporate Social Responsibility Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson							
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Chairperson	20-02-2023		
2	07082989	AMITAVA CHATTERJEE	Executive Director	Member	30-12-2024		
3	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	21-01-2022		
4	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Member	31-01-2022		
5	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		
6	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		

Other Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks
No records available						

Annexure I

III. Meeting of Board of Directors

Disclosure of notes on meeting of board of directors explanatory							
Sr	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present*(All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	25-07-2025			true	12	11	5
2	25-08-2025	30		true	12	10	5
3	24-09-2025	29		true	13	11	6
4	18-10-2025	23		true	13	12	6
5	31-10-2025	12		true	13	11	6
6	26-11-2025	25		true	13	10	6
7	03-12-2025	6		true	13	9	5
8	23-12-2025	19	adjourned to 26-12-2025	true	13	11	6

Annexure I

IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reson for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	25-07-2025				true	5	5	3	0
2	Audit Committee	29-07-2025	3			true	5	5	3	0
3	Audit Committee	27-08-2025	28			true	5	5	3	0
4	Audit Committee	19-09-2025	22			true	5	5	3	0
5	Audit Committee	14-10-2025	24			true	5	5	3	0
6	Audit Committee	18-10-2025	3			true	5	5	3	0
7	Audit Committee	31-10-2025	12			true	5	5	3	0
8	Audit Committee	01-12-2025	30			true	5	5	3	0
9	Audit Committee	24-12-2025	22			true	5	5	3	0
10	Nomination and remuneration committee	24-07-2025				true	3	3	3	0
11	Nomination and remuneration committee	25-08-2025	31			true	3	3	3	0
12	Nomination and remuneration committee	17-09-2025	22			true	4	4	4	0
13	Nomination and remuneration committee	14-10-2025	26			true	4	4	4	0
14	Nomination and remuneration committee	18-12-2025	64			true	4	4	4	0
15	Risk Management Committee	26-09-2025				true	5	5	3	0
16	Risk Management Committee	29-10-2025	32			true	5	5	3	0
17	Risk Management Committee	02-12-2025	33			true	5	5	3	0
18	Corporate Social Responsibility Committee	22-09-2025				true	6	6	4	0
19	Corporate Social Responsibility Committee	20-12-2025	88			true	6	6	4	0

Annexure I

V. Affirmations		
Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	true
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	true
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	true
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c.Stakeholders relationship committee	true
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	true
9	Any comments/observations/advice of Board of Directors may be mentioned here:	

Annexure I

Sr	Subject	Compliance status
1	Name of signatory	MOHAMMAD SHAFI MIR
2	Designation	Company Secretary

Details of Cyber security incidence

Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		false
Other details of cyber security incidence or breaches or loss of data event		
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event
No records available		

Signatory Details

Name of signatory	MOHAMMAD SHAFI MIR
Designation of person	Company Secretary
Place	SRINAGAR
Date	07-01-2026

Investor Grievance Details

No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	57
No. of investor complaints disposed off during the Quarter	57
No. of investor complaints those remaining unresolved at the end of the Quarter	0

Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies- The details of acquisition of shares or voting rights in unlisted companies during the quarter in terms of sub-para 1 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies					
Sr.No.	Name of the unlisted company in which shares or voting rights have been acquired	Date of acquisition	Aggregate holding (% shares or voting rights) as at the end of the previous quarter	% shares or voting rights acquired during the quarter	Aggregate holding (% shares or voting rights) as at the end of the quarter
1	NA	31-12-2025	0.00%	0.00%	0.00%

Disclosure of Imposition of Fine or Penalty The details of imposition of fine or penalty during the quarter in terms of sub-para 20 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Imposition of Fine or Penalty					
Sr.No.	Name of the authority	Nature and details of the action(s) taken or order(s) passed	Date of receipt of direction or order, including any ad interim or interim orders, or any other communication from the authority	Details of the violation(s)/ contravention(s) committed or alleged to be committed	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible
1	Reserve Bank of India	Cash out for the month of July 2025	07-10-2025	Rs. 10000.00	NA
2	Reserve Bank of India	Cash out for the month of July 2025	07-10-2025	Rs. 10000.00	NA
3	Reserve Bank of India	Cash out for the month of July 2025	07-10-2025	Rs. 10000.00	NA
4	Reserve Bank of India	Irregularities found during RBI inspection of CC Mohali: 1.Frisking is being done only for Strong Room. NSM area is in front of Locker Room of the branch and the same is being accessed by the branch staff and the customers of the branch which is not subject to physical frisking. (5000) 2.Outsourced guard was seen handling cash in NSM area (5000).	09-10-2025	Rs. 10000.00	NA
5	Reserve Bank of India	Detection of counterfeit note in soiled remittances	28-10-2025	Rs. 25.00	NA
6	Reserve Bank of India	Detection of counterfeit note in soiled remittances	28-10-2025	Rs. 50.00	NA
7	Reserve Bank of India	Detection of counterfeit note in soiled remittances	28-10-2025	Rs. 100.00	NA
8	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 1200.00	NA
9	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 500.00	NA
10	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 5400.00	NA
11	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 1000.00	NA
12	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 100.00	NA
13	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 500.00	NA
14	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 600.00	NA
15	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 1500.00	NA
16	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 500.00	NA
17	Reserve Bank of India	Shortage of notes in soiled remittances	28-10-2025	Rs. 400.00	NA
18	Reserve Bank of India	ATM Cash Out in August 2025	03-11-2025	Rs. 10000.00	NA
19	Reserve Bank of India	ATM Cash Out in August 2025	03-11-2025	Rs. 10000.00	NA

20	Reserve Bank of India	Mutilated Notes are not being exchanged in the branch	11-11-2025	Rs. 10000.00	NA
21	Reserve Bank of India	Mutilated Notes are not being exchanged in the branch	11-11-2025	Rs. 10000.00	NA
22	Reserve Bank of India	Onsite inspection of CC by RBI on 13-14 Nov. 1. Bins which were not full were kept unlocked overnight. As on 13.11.2025, the balance of ₹932000/- was kept open overnight.	26-11-2025	Rs. 37769.00	NA
23	Reserve Bank of India	CA was verifying the transactions once a week for the day of visit only. CC was not maintaining the weekly as per the prescribed format.	26-11-2025	Rs. 5000.00	NA
24	Reserve Bank of India	Onsite inspection by RBI on 18-19 Nov. 1.the bank branch attached/linked to the CC is not providing the exchange facility for the mutilated notes to the public in accordance with the extant RBI instructions	28-11-2025	Rs. 10000.00	NA
25	Reserve Bank of India	Late or Not Reporting of Daily Transactions through eKuber - CyM-CC Portal	02-12-2025	Rs. 1698.63	NA
26	Reserve Bank of India	Penalty on Non-Compliance to regulatory guidelines	05-12-2025	Rs. 9930000.00	NA
27	Reserve Bank of India	The bank branch attached/linked to the CC is not providing the exchange facility for the mutilated notes to the public in accordance with the extant RBI instructions.	30-12-2025	Rs. 10000.00	NA
28	Reserve Bank of India	Shortage of notes in soiled remittances	30-12-2025	Rs. 13200.00	NA
29	Reserve Bank of India	Shortage of notes in soiled remittances	30-12-2025	Rs. 1700.00	NA
30	Reserve Bank of India	Shortage of notes in soiled remittances	30-12-2025	Rs. 1400.00	NA
31	Reserve Bank of India	Shortage of notes in soiled remittances	30-12-2025	Rs. 50.00	NA

Disclosure of Updates to Ongoing Tax Litigations or Disputes The updates on tax litigations or disputes in terms of sub-para 8 of para B of Part A of Schedule III read with corresponding provisions of Annexure 18 of the Master Circular are given below:

Any Other Information for Disclosure of Updates to Ongoing Tax Litigations or Disputes				
Sr.No.	Name of the opposing party	Date of initiation of the litigation / dispute	Status of the litigation / dispute as per last disclosure	Current status of the litigation / dispute
1	NA	31-12-2025	NA	NA