

Integrated Governance

THE JAMMU & KASHMIR BANK LIMITED

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	Yearly
Date of Quarter Ending	31-03-2026
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
Whether Annexure I (Part F) of the SEBI Circular dated December 31, 2024 related to Disclosure Of Loans / Guarantees / Comfort Letters / Securities Etc. 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																				
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)
1	Mr	SANKARASUBRAMANIAN KRISHNAN		Non-Executive - Independent Director	Chairperson		false				Active	NA		27-03-2025	27-03-2025		12.05	1	1	0
2	Mr	AMITAVA CHATTERJEE		Executive Director	Not Applicable	CEO-MD	false				Active	NA		30-12-2024				1	0	1
3	Mr	SHAIENDRA KUMAR		Non-Executive - Nominee Director	Not Applicable		false				Active	NA		02-03-2026				1	0	0
4	Mr	SANTOSH DATTATRAYA VAIDYA IAS		Non-Executive - Nominee Director	Not Applicable		false				Active	NA		22-08-2023		02-03-2026		1	0	0
5	Mr	MANDEEP K BHANDHARI IAS		Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		20-10-2023	26-08-2025			1	0	0
6	Mr	PAWAN KOTWAL IAS		Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		24-07-2023	26-08-2025	01-01-2026		1	0	0
7	Mr	SANJIV DAYAL		Non-Executive - Nominee Director	Not Applicable		false				Active	NA		20-01-2025				1	0	1
8	Mr	R K CHHIBBER		Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		10-06-2019	24-08-2024			1	0	2
9	Mr	UMESH CHANDRA PANDEY		Non-Executive - Independent Director	Not Applicable		false				Active	NA		21-01-2022	21-01-2025	20-01-2026	48	1	1	2
10	Mr	ANIL KUMAR GOEL		Non-Executive - Independent Director	Not Applicable		false				Active	NA		21-01-2022	21-01-2025	20-01-2026	48	1	1	1
11	Mr	ANAND KUMAR		Non-Executive - Independent Director	Not Applicable		false				Active	NA		03-03-2022	03-03-2025		48.29	1	1	1
12	Mr	SUDHIR GUPTA		Executive Director	Not Applicable		false				Active	NA		14-12-2022	13-12-2025			1	0	1
13	Mrs	SHAHLA AYOUB		Non-Executive - Independent Director	Not Applicable		false				Active	NA		26-12-2022	26-12-2025		39.06	1	1	1
14	Mr	ARUN GANDOTRA	03544734	Non-Executive - Independent Director	Not Applicable		false				Active	NA		26-08-2025	26-08-2025		7.06	1	1	1

15	Mr	PRAFULLA PREMSUKH CHHAJED	10926091	Non- Executive - Independent Director	Not Applicable		false				Active	NA		18-02-2026	18-02-2026		1.14	3	3	3
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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	03544734	PRAFULLA PREMSUKH CHHAJED	Non-Executive - Independent Director	Chairperson	18-02-2026		
2	10926091	SANJIV DAYAL	Non-Executive - Nominee Director	Member	20-01-2025		Textual Information(1)
3	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	31-01-2022		
4	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		
5	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	26-09-2022	20-01-2026	
6	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Chairperson	25-04-2023	20-01-2026	

Text Block

Textual Information(1)	Section 36AB(3) of the Banking Regulation Act, 1949, provides that for the purpose of reckoning any proportion of the total number of directors of the banking company, any additional director appointed under this section shall not be taken into account. Accordingly while determining the composition of the Audit Committee, Mr. Sanjiv Dayal has to be excluded.
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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	07261965	SANKARASUBRAMANIAN KRISHNAN	Non-Executive - Independent Director	Member	29-03-2025		
3	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	25-04-2023		
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	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
4	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	20-02-2023		
5	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Member	30-08-2025		
6	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	31-01-2022	20-01-2026	

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	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Chairperson	30-08-2025		
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	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Chairperson	31-01-2022	20-01-2026	

Corporate Social Responsibility Committee

Whether the Corporate Social Responsibility 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	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Chairperson	20-02-2023		
2	07082989	AMITAVA CHATTERJEE	Executive Director	Member	30-12-2024		
3	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
4	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		
5	03544734	PRAFULLA PREMSUKH CHHAJED	Non-Executive - Independent Director	Member	18-02-2026		
6	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	21-01-2022	20-01-2026	
7	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Member	31-01-2022	20-01-2026	

Other Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson					true	
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	18-10-2025			true	13	12	6
2	31-10-2025	12		true	13	11	6
3	26-11-2025	25		true	13	10	6
4	03-12-2025	6	Board meeting adjourned to 04-12-2025	true	13	9	5
5	23-12-2025	19		true	13	11	6
6	20-01-2026	27		true	12	10	6
7	09-02-2026	19		true	10	9	4
8	17-02-2026	7		true	10	8	4
9	05-03-2026	15		true	11	9	5
10	25-03-2026	19		true	11	10	5

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	Reason 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	14-10-2025				true	5	5	3	0
2	Audit Committee	18-10-2025	3			true	5	5	3	0
3	Audit Committee	31-10-2025	12			true	5	5	3	0
4	Audit Committee	01-12-2025	30			true	5	5	3	0
5	Audit Committee	24-12-2025	22			true	5	5	3	0
6	Audit Committee	19-01-2026	25		Audit Committee meeting adjourned to 20-01-2026	true	5	5	3	0
7	Audit Committee	26-03-2026	65			true	4	4	2	0
8	Nomination and remuneration committee	14-10-2025			NRC meeting adjourned to 17-10-2025	true	4	4	4	0
9	Nomination and remuneration committee	18-12-2025	64			true	4	4	4	0
10	Nomination and remuneration committee	08-01-2026	20			true	4	4	4	0
11	Nomination and remuneration committee	02-02-2026	24			true	4	4	4	0
12	Nomination and remuneration committee	13-02-2026	10			true	4	4	4	0
13	Nomination and remuneration committee	05-03-2026	19			true	4	4	4	0
14	Risk Management Committee	29-10-2025				true	5	5	3	0
15	Risk Management Committee	02-12-2025	33			true	5	5	3	0
16	Risk Management Committee	24-03-2026	111			true	4	4	2	0
17	Corporate Social Responsibility Committee	20-12-2025				true	6	6	4	0
18	Corporate Social Responsibility Committee	11-03-2026	80			true	5	4	3	0
19	Stakeholders Relationship Committee	11-03-2026				true	5	5	2	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	
No records available	

Annexure II

Annexure II to be submitted by listed entity at the end of the financial year (for the whole of financial year)				
I. Disclosure on website in terms of LODR Regulation				
Sr	Item	Compliance status (Yes/No/NA)	If status is 'No' details of non-compliance may be given here.	Web address
1.1	Details of business	Yes		https://jkb.bank.in/sites/default/files/2025-03/naturebusiness.pdf
1.2	Memorandum of Association and Articles of Association	Yes		https://jkb.bank.in/sites/default/files/2025-04/MOAAOA85thAGM24.08.2023.pdf
1.3	Brief profile of board of directors including directorship and full-time positions in body corporates	Yes		https://jkb.bank.in/board-directors
2	Terms and conditions of appointment of independent directors	Yes		https://jkb.bank.in/sites/default/files/Appointment_Letter_ID.pdf
3	Composition of various committees of board of directors	Yes		https://jkb.bank.in/Investor/committees-board-directors
4	Code of conduct of board of directors and senior management personnel	Yes		https://jkb.bank.in/sites/default/files/2025-05/9.%20Code%20of%20Conduct%20for%20Board%20of%20Directors%20%26%20Senior%20Management%20of%20the%20Bank.pdf
5	Details of establishment of vigil mechanism/ Whistle Blower policy	Yes		https://jkb.bank.in/sites/default/files/2025-05/WB.pdf
6	Criteria of making payments to non-executive directors	Yes		https://jkb.bank.in/Investor/criteria-payment-remuneration-non-executive-directors
7	Policy on dealing with related party transactions	Yes		https://jkb.bank.in/sites/default/files/95%20Upload%20RPT.pdf
8	Policy for determining 'material' subsidiaries	Yes		https://jkb.bank.in/sites/default/files/2025-05/23.%20Policy%20for%20Determining%20Material%20Subsidiary.pdf
9	Details of familiarization programmes imparted to independent directors	Yes		https://jkb.bank.in/Investor/familiarization-programs-directors-bank
10	Email address for grievance redressal and other relevant details	Yes		https://jkb.bank.in/Investor/shareholder-information
11	Contact information of the designated officials of the listed entity who are responsible for assisting and handling investor grievances	Yes		https://jkb.bank.in/Investor/shareholder-information
12	Financial results	Yes		https://jkb.bank.in/Investor/financial-information/financial-results?field_year_target_id=1432
13	Shareholding pattern	Yes		https://jkb.bank.in/investor/stockExchangeIntimation/shareholdingPattern
14	Details of agreements entered into with the media companies and/or their associates	NA		
15.1	(I) Schedule of analyst or institutional investor meet (II) Presentations prepared by the listed entity for analysts or institutional investors meet, post earnings or quarterly calls prior to beginning of such events.	Yes		https://jkb.bank.in/investor/stockExchangeIntimation/investorrelations
15.2	Audio recordings, video recordings, if any, and transcripts of post earnings or quarterly calls, by whatever name called, conducted physically or through digital means	Yes		https://jkb.bank.in/investor/stockExchangeIntimation/investorrelations
16	New name and the old name of the listed entity	NA		
17	Advertisements as per regulation 47 (1)	Yes		https://jkb.bank.in/investor/stockExchangeIntimation/announcements_newspaper
18	Credit rating or revision in credit rating obtained	Yes		https://jkb.bank.in/investor/stockExchangeIntimation/creditratings
19	Separate audited financial statements of each subsidiary of the listed entity in respect of a relevant financial year	Yes		https://jkb.bank.in/investor/financials/subsidiaryFinancials
20	Secretarial Compliance Report	Yes		https://jkb.bank.in/investor/stockExchangeIntimation/secretarial
21	Materiality Policy as per Regulation 30 (4)	Yes		https://jkb.bank.in/Investor/corporate-governance-policies

22	Disclosure of contact details of KMP who are authorized for the purpose of determining materiality as required under regulation 30(5)	Yes		https://jkb.bank.in/Investor/contact-details-kmps
23	Disclosures under regulation 30(8)	Yes		https://jkb.bank.in/investor/stockExchangeIntimation/announcements30
24	Statements of deviation(s) or variations(s) as specified in regulation 32	Yes		https://jkb.bank.in/Investor/statement-deviations-or-variations
25	Dividend Distribution policy as per Regulation 43A(1)	Yes		https://jkb.bank.in/sites/default/files/2025-05/24.%20Dividend%20Distribution%20Policy.pdf
26.1	Annual return as provided under section 92 of the Companies Act, 2013	Yes		https://jkb.bank.in/investor/financials/annualReturns
26.2	Employee Benefit scheme documents framed in terms of SEBI (SBEB) Regulations, 2021	NA		
27	Confirmation that the above disclosures are in a separate section as specified in regulation 46(2)	Yes		https://jkb.bank.in/
28	Compliance with regulation 46(3) with respect to accuracy of disclosures on the website and timely updating	Yes		https://jkb.bank.in/
29	Disclosure of notes on website in terms of Listing Regulations explanatory [Text Block]			

Annexure II

II. Annual Affirmations				
Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is 'No' details of non-compliance may be given here.
1	Independent director(s) have been appointed in terms of specified criteria of 'independence' and/or 'eligibility'	16(1)(b)	Yes	
2	Board composition	17(1), 17(1A) & 17(1C), 17(1D) & 17(1E)	Yes	
3	Meeting of Board of directors	17(2)	Yes	
4	Quorum of Board meeting	17(2A)	Yes	
5	Review of Compliance Reports	17(3)	Yes	
6	Plans for orderly succession for appointments	17(4)	Yes	
7	Code of Conduct	17(5)	Yes	
8	Fees/compensation	17(6)	Yes	
9	Minimum Information	17(7)	Yes	
10	Compliance Certificate	17(8)	Yes	
11	Risk Assessment & Management	17(9)	Yes	
12	Performance Evaluation of Independent Directors	17(10)	Yes	
13	Recommendation of Board	17(11)	Yes	
14	Maximum number of Directorships	17A	Yes	
15	Composition of Audit Committee	18(1)	Yes	
16	Meeting of Audit Committee	18(2)	Yes	
17	Role of Audit Committee and information to be reviewed by the audit committee	18(3)	Yes	
18	Composition of nomination & remuneration committee	19(1) & (2)	Yes	
19	Quorum of Nomination and Remuneration Committee meeting	19(2A)	Yes	
20	Meeting of Nomination and Remuneration Committee	19(3A)	Yes	
21	Role of Nomination and Remuneration Committee	19(4)	Yes	
22	Composition of Stakeholder Relationship Committee	20(1), 20(2) & 20(2A)	Yes	
23	Meeting of Stakeholders Relationship Committee	20(3A)	Yes	
24	Role of Stakeholders Relationship Committee	20(4)	Yes	
25	Composition and role of risk management committee	21(1),(2),(3),(4)	Yes	
26	Meeting of Risk Management Committee	21(3A)	Yes	
27	Quorum of Risk Management Committee meeting	21(3B)	Yes	
28	Gap between the meetings of the Risk Management Committee	21(3C)	Yes	
29	Vigil Mechanism	22	Yes	
30	Policy for related party Transaction	23(1), (1A), (5), (6), & (8)	Yes	
31	Prior or Omnibus approval of Audit Committee for all related party transactions	23(2), (3)	NA	
32	Approval for material related party transactions	23(4)	NA	
33	Disclosure of related party transactions on consolidated basis	23(9)	Yes	
34	Composition of Board of Directors of unlisted material Subsidiary	24(1)	NA	
35	Other Corporate Governance requirements with respect to subsidiary of listed entity	24(2),(3),(4),(5) & (6)	Yes	
36	Alternate Director to Independent Director	25(1)	Yes	
37	Maximum Tenure	25(2)	Yes	
38	Appointment, Re-appointment or removal of an Independent Director through special resolution or the alternate mechanism	25(2A)	Yes	
39	Meeting of independent directors	25(3) & (4)	Yes	
40	Familiarization of independent directors	25(7)	Yes	
41	Declaration from Independent Director	25(8) & (9)	Yes	
42	Directors and Officers insurance	25(10)	Yes	
43	Confirmation with respect to appointment of Independent Directors who resigned from the listed entity	25(11)	Yes	
44	Memberships in Committees	26(1)	Yes	

45	Affirmation with compliance to code of conduct from members of Board of Directors and Senior management personnel	26(3)	Yes	
46	Policy with respect to Obligations of directors and senior management	26(2) & 26(5)	Yes	
47	Approval of the Board and shareholders for compensation or profit sharing in connection with dealings in the securities of the listed entity	26(6)	Yes	
48	Vacancies in respect Key Managerial Personnel	26A(1) & 26A(2), 26A(3)	Yes	
Any other information to be provided				

Annexure II

1	Name of signatory	MOHAMMAD SHAFI MIR
2	Designation	Company Secretary

Annexure II

III. Affirmations		
Sr	Particulars	Compliance status (Yes/No/NA)
1	The Listed Entity has approved Material Subsidiary Policy and the Corporate Governance requirements with respect to subsidiary of Listed Entity have been complied	Yes
	Any other information to be provided	

Annexure II

1	Name of signatory	MOHAMMAD SHAFI MIR
2	Designation	Company Secretary

Signatory Details

Name of signatory	MOHAMMAD SHAFI MIR
Designation of person	Company Secretary
Place	SRINAGAR
Date	15-04-2026

Additional Half yearly Disclosure

Any Other Information for Disclosure of Loans / Guarantees / Comfort Letters / Securities Etc.			Textual Information(1)	
I. Disclosure of Loans/ guarantees/comfort letters /securities etc.refer note below				
(A)Any loan or any other form of debt advanced by the listed entity directly or indirectly to				
Entity	Aggregate amount advanced during six months	Balance outstanding at the end of six months		
Promoter or any other entity controlled by them	0.00	0.00		
Promoter Group or any other entity controlled by them	0.00	0.00		
Directors (including relatives) or any other entity controlled by them	0.00	0.00		
KMPs or any other entity controlled by them	0.00	0.00		
(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed By				
Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months(taking into account any invocation)	
Promoter or any other entity controlled by them	0	0.00	0.00	
Promoter Group or any other entity controlled by them	0	0.00	0.00	
Directors (including relatives) or any other entity controlled by them	0	0.00	0.00	
KMPs or any other entity controlled by them	0	0.00	0.00	
(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by				
Entity	Type of security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months	
Promoter or any other entity controlled by them	0	0.00	0.00	
Promoter Group or any other entity controlled by them	0	0.00	0.00	
Directors (including relatives) or any other entity controlled by them	0	0.00	0.00	
KMPs or any other entity controlled by them	0	0.00	0.00	
(D) Additional Information				
II. Affirmations				
Affirmations	Compliance Status	Company Remarks		
All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company.	true			
Name	KETAN KUMAR JOSHI			
Designation	CFO			
Place	SRINAGAR			
Date	15-04-2026			

Text Block

Textual Information(1)	Banking Company
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Investor Grievance Details

No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	47
No. of investor complaints disposed off during the Quarter	47
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	NIL	31-03-2026	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 Month of Nov 2025 (High Dispensation) (SANIK Colony, ATM ID: 08570693)	19-01-2026	10000	102339.04
2	CBDT	Cash Out for Month of Nov 2025 (High Dispensation) (Chowk Chubtura, ATM ID: 02110515)	19-01-2026	10000	NA
3	RESERVE BANK OF INDIA	Delayed Remittance of CIN	23-01-2026	29582.26	NA
4	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	100	NA
5	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	400	NA
6	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	4500	NA
7	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	2300	NA
8	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	24700	NA
9	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	700	NA
10	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	1100	NA
11	RESERVE BANK OF INDIA	Remittance Shortage Penalty	17-02-2026	1250	NA
12	RESERVE BANK OF INDIA	ATM Cash out for Dec 2025 (high dispensation 05550174/Shahidi Chowk)	27-02-2026	10000	NA
13	RESERVE BANK OF INDIA	Branch did not provide exchange facility of mutilated notes to public	10-03-2026	10000	NA
14	RESERVE BANK OF INDIA	Branch did not provide exchange facility of mutilated notes to public	10-03-2026	10000	NA
15	RESERVE BANK OF INDIA	ATM Cash out for Jan 2026 (high dispensation 0144C026/CTM Kathua)	24-03-2026	10000	NA
16	RESERVE BANK OF INDIA	ATM Cash out for Jan 2026 (high dispensation 0790A017 /Makhanpur Bishnah)	24-03-2026	10000	NA
17	RESERVE BANK OF INDIA	Delayed Reporting on 18.03.2026 which continued till 20.03.2026 due to holiday on 19.03.2026. (7.75% penalty on 15.96 cr.@2 days)	24-03-2026	65589.04	NA
18	RESERVE BANK OF INDIA	Remittance Shortage Penalty	26-03-2026	1700	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	Jammu and Kashmir Bank Limited	23-03-2026	1. The IBA had taken up the matter with CBIC (IBA was directed by RBI) and Bank was informed by IBA that a clarification in this regard will be provided by CBIC, but till date no clarification was provided by CBIC. 2. The Bank is proactively engaging with Indian Banking Association (IBA) / Reserve Bank of India to expedite on obtaining clarification over taxability of such transactions from the CBIC, following the RBI's directives on the matter to IBA for engaging with CBIC. 3. Further to ensure the momentum, the CFO issued a formal follow-up letter on 11th March 2026 to IBA on the matter with the CGM of RBI (DOR) duly apprised. 4. Alongside these efforts the Bank is taking legal measures by filing a Writ Petition before the Hon'ble High Court of J&K and Ladakh immediately in line with earlier such cases, to effectively contest the demand, as the Hon'ble High Court previously granted a stay in a similar matter, and Bank expects definite positive outcome to protect the Bank's as well as Industry interests	Bank is taking legal measures by filing a Writ Petition before the Hon'ble High Court of J&K and Ladakh immediately in line with earlier such cases, to effectively contest the demand, as the Hon'ble High Court previously granted a stay in a similar matter, and Bank expects definite positive outcome to protect the Bank's as well as Industry interests