Form No. MGT-7

Form language

(•) English ( ) Hindi

Annual Return (other than OPCs and Small Companies)

[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

*All fields marked in * are mandatory*

Refer instruction kit for filing the form

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN): L65110JK1938SGC000048

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY): 01/04/2025

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY): 31/03/2026

(c) *Type of Annual filing: (•) Original ( ) Revised

(d) SRN of MGT-7 filed earlier for the same financial years:

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	JAMMU AND KASHMIR BANK LIMITED	JAMMU AND KASHMIR BANK LIMITED
Registered office address	(CORPORATE HEADQUARTERS),M.A.ROAD,SRINA,NA,SRINAGAR,Jammu & Kashmir,India,190001	(CORPORATE HEADQUARTERS),M.A.ROAD,SRINA,NA,SRINAGAR,Jammu & Kashmir,India,190001
Latitude details	34.07604	34.07604
Longitude details	74.828612	74.828612

(a) *Photograph of the registered office of the Company showing external building and name prominently visible: PHOTOO.jpg

(b) *Permanent Account Number (PAN) of the company: AA******7G

(c) *e-mail ID of the company: *****489@GMAIL.COM

(d) *Telephone number with STD code: 01*******75

(e) Website | www.jkb.bank.in

iv *Date of Incorporation (DD/MM/YYYY) | 01/10/1938

v (a) *Class of Company (as on the financial year end date) | Public company

(Private company/Public Company/One Person Company)

(b) *Category of the Company (as on the financial year end date) | Company limited by shares

(Company limited by shares/Company limited by guarantee/Unlimited company)

(c) *Sub-category of the Company (as on the financial year end date) | State Government Company

(Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)

vi *Whether company is having share capital (as on the financial year end date) ◉ Yes ○ No

vii (a) Whether shares listed on recognized Stock Exchange(s) ◉ Yes ○ No

(b) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)
2	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)

viii Number of Registrar and Transfer Agent | 1

CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent
U99999MH1994PTC076534	BIGSHARE SERVICES PRIVATE LIMITED	Pinnacle Business Park, Office no S6-2 ,6th floor,, Mahakali Caves Road , Next to Ahura Centre, Andheri East,Mumbai,Mumbai,Maharashtra,India,400093	

ix * (a) Whether Annual General Meeting (AGM) held ○ Yes ◉ No

(b) If yes, date of AGM (DD/MM/YYYY) |

(c) Due date of AGM (DD/MM/YYYY) | 30/09/2026

(d) Whether any extension for AGM granted ○ Yes ◉ No

(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

NA

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities 1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	66	Other financial activities	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given 3

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Joint Venture	% of shares held
1	U65990JK2008SGC002931		JKB FINANCIAL SERVICES LIMITED.	Subsidiary	100
2	U65929JK2017SGC009944		JAMMU AND KASHMIR ASSET RECONSTRUCTION LIMITED	Associate	49
3	NA0000000000000000000		JK GRAMEEN BANK	Associate	35

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	1850000000.00	1101400463.00	1101400463.00	1101182463.00
Total amount of equity shares (in rupees)	1850000000.00	1101400463.00	1101400463.00	1101182463.00

Number of classes: 1

Class of shares Equity Shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of equity shares	1850000000	1101400463	1101400463	1101182463
Nominal value per share (in rupees)	1	1	1	1
Total amount of equity shares (in rupees)	1850000000	1101400463	1101400463	1101182463

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes: 0

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in				

rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	5682724	1095499739	1101182463.00	1101182463	1101182463	
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	0	0	0.00	0	0	
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify						
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
iv Others, specify			0			
At the end of the year	5682724.00	1095499739.00	1101182463.00	1101182463.00	1101182463.00	
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify			0			
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify			0			
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company

ii Details of stock split/consolidation during the year (for each class of shares) 0

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	

After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☑ Nil

Number of transfers

Attachments:

1. Details of shares/Debentures Transfers

iv Debentures (Outstanding as at the end of financial year)
(a) Non-convertible debentures

*Number of classes: 1

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
0	0	0	0.00
Total	0.00	0.00	0.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Debentures	23810000000	0	0	23810000000.00
Total	23810000000.00	0.00	0.00	23810000000.00

(b) Partly convertible debentures

*Number of classes: 0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)

Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes: 0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	23810000000.00	0.00	0.00	23810000000.00
Partly convertible debentures	0.00	0.00	0.00	0.00
Fully convertible debentures	0.00	0.00	0.00	0.00
Total	23810000000.00	0.00	0.00	23810000000.00

v Securities (other than shares and debentures) 0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover 140850426000

ii * Net worth of the Company 150458500000

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	654098280	59.40	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00

5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	0	0.00	0	0.00
10	Others				
	Total	654098280.00	59.4	0.00	0

Total number of shareholders (promoters) | 3

B Public/Other than promoters

S. No	**Category**	**Equity**		**Preference**	
		Number of shares	**Percentage**	**Number of shares**	**Percentage**
1	Individual/Hindu Undivided Family				
	(i) Indian	223193626	20.27	0	0.00
	(ii) Non-resident Indian (NRI)	21466960	1.95	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	19518222	1.77	0	0.00
4	Banks	119140	0.01	0	0.00

5	Financial institutions	3641311	0.33	0	0.00
6	Foreign institutional investors	91882406	8.34	0	0.00
7	Mutual funds	42817027	3.89	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	29258996	2.66	0	0.00
10	Others IEPF Etc	15186495	1.38		
	Total	447084183.00	40.6	0.00	0

Total number of shareholders (other than promoters): 240536

Total number of shareholders (Promoters + Public/Other than promoters): 240539.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	**Category**	
1	Individual - Female	50193
2	Individual - Male	180534
3	Individual - Transgender	0
4	Other than individuals	9812
	Total	240539.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company: 1

Name of the FII	**Address**	**Date of Incorporation**	**Country of Incorporation**	**Number of shares held**	**% of shares held**
FII	FII	19/06/2026	Aruba	1	8.34

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
[Details of Promoters, Members (other than promoters), Debenture holders]

Details	**At the beginning of the year**	**At the end of the year**

Promoters	3	3
Members (other than promoters)	286228	240536
Debenture holders	22	22

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A Composition of Board of Directors

Category	**Number of directors at the beginning of the year**		**Number of directors at the end of the year**		**Percentage of shares held by directors as at the end of year**	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	1	1	1	1	0	0
B Non-Promoter	1	8	1	7	0.00	0.00
i Non-Independent	1	3	1	2	0	0
ii Independent	0	5	0	5	0	0
C Nominee Directors representing	0	1	0	1	0.00	0.00
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0
v Others	0	1	0	1	0	0
Total	2	10	2	9	0.00	0.00

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date: 13

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	**DIN/PAN**	**Designation**	**Number of equity shares held**	**Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)**

MOHAMMAD SHAFI MIR	ALKPM5652R	Company Secretary	0	
SHAILENDRA KUMAR	07352828	Nominee Director	0	
MANDEEP K BHANDARI	07310347	Director	0	
SANKARASUBRAMANIAN KRISHNAN	07261965	Director	0	
AMITAVA CHATTERJEE .	07082989	CEO	0	
SHAHLA AYOUB	09834993	Director	0	
ARUN GANDOTRA	08907929	Director	0	
PRAFULLA PREMSUKH CHHAJED	03544734	Director	0	
KETAN KUMAR PRAVINCHANDRA JOSHI	ACWPJ7559H	CFO	0	
SANJIV DAYAL	10926091	Nominee Director	0	
RAJESH KUMAR CHHIBBER	08190084	Director	500	
ANAND KUMAR	03041018	Director	0	
SUDHIR GUPTA	09614492	Whole-time director	9747	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year 9

Name	**DIN/PAN**	**Designation at the beginning / during the financial year**	**Date of appointment/ change in designation/ cessation (DD/MM/YYYY)**	**Nature of change (Appointment/ Change in designation/ Cessation)**
ARUN GANDOTRA	08907929	Director	26/08/2025	Appointment
PAWAN KOTWAL	02455728	Director	01/01/2026	Cessation
ANIL KUMAR GOEL	00672755	Director	20/01/2026	Cessation
UMESH CHANDRA PANDEY	01185085	Director	20/01/2026	Cessation
SHAILENDRA KUMAR	07352828	Nominee Director	02/03/2026	Appointment
SANTOSH DATTATRAYA VAIDYA	05340193	Nominee Director	02/03/2026	Cessation
PRAFULLA PREMSUKH CHHAJED	03544734	Director	18/02/2026	Appointment

KETAN KUMAR PRAVINCHANDRA JOSHI	ACWPJ7559H	CFO	17/07/2025	Appointment
FAYAZ AHMAD GANAI	AKVPG1633Q	CFO	17/07/2025	Cessation

IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held: 0

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding

B BOARD MEETINGS

*Number of meetings held: 17

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	25/04/2025	12	10	83.33
2	05/05/2025	12	10	83.33
3	28/05/2025	12	9	75
4	27/06/2025	12	11	91.67
5	25/07/2025	12	11	91.67
6	25/08/2025	12	10	83.33
7	24/09/2025	13	11	84.62
8	18/10/2025	13	12	92.31

9	31/10/2025	13	11	84.62
10	26/11/2025	13	10	76.92
11	03/12/2025	13	9	69.23
12	23/12/2025	13	11	84.62
13	20/01/2026	12	10	83.33
14	09/02/2026	10	9	90
15	17/02/2026	10	8	80
16	05/03/2026	11	9	81.82
17	25/03/2026	11	10	90.91

C COMMITTEE MEETINGS

Number of meetings held: 65

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Management Committee	01/05/2025	5	5	100
2	Management Committee	29/07/2025	5	5	100
3	Management Committee	08/09/2025	6	6	100
4	Management Committee	30/10/2025	6	6	100
5	Management Committee	24/12/2025	6	6	100
6	Management Committee	18/02/2026	6	6	100
7	Audit Committee	15/04/2025	5	5	100
8	Audit Committee	05/05/2025	5	5	100
9	Audit Committee	26/06/2025	5	5	100
10	Audit Committee	25/07/2025	5	5	100
11	Audit Committee	29/07/2025	5	5	100

12	Audit Committee	27/08/2025	5	5	100
13	Audit Committee	19/09/2025	5	5	100
14	Audit Committee	14/10/2025	5	5	100
15	Audit Committee	18/10/2025	5	5	100
16	Audit Committee	31/10/2025	5	5	100
17	Audit Committee	01/12/2025	5	5	100
18	Audit Committee	24/12/2025	5	5	100
19	Audit Committee	19/01/2026	5	5	100
20	Audit Committee	26/03/2026	4	4	100
21	Nomination and Remuneration Committee	17/04/2025	3	3	100
22	Nomination and Remuneration Committee	22/04/2025	3	3	100
23	Nomination and Remuneration Committee	29/05/2025	3	3	100
24	Nomination and Remuneration Committee	24/07/2025	3	3	100
25	Nomination and Remuneration Committee	25/08/2025	3	3	100
26	Nomination and Remuneration Committee	17/09/2025	4	4	100
27	Nomination and Remuneration Committee	14/10/2025	4	4	100
28	Nomination and Remuneration Committee	18/12/2025	4	4	100
29	Nomination and Remuneration Committee	08/01/2026	4	4	100
30	Nomination and Remuneration Committee	02/02/2026	4	4	100
31	Nomination and Remuneration Committee	13/02/2026	4	4	100

32	Nomination and Remuneration Committee	05/03/2026	4	4	100
33	Information Technology Strategy Committee	29/05/2025	4	4	100
34	Information Technology Strategy Committee	27/08/2025	4	4	100
35	Information Technology Strategy Committee	13/10/2025	5	5	100
36	Information Technology Strategy Committee	11/11/2025	5	5	100
37	Information Technology Strategy Committee	11/12/2025	5	5	100
38	Information Technology Strategy Committee	11/03/2026	5	5	100
39	Integrated Risk Management Committee	16/06/2025	4	4	100
40	Integrated Risk Management Committee	26/09/2025	5	5	100
41	Integrated Risk Management Committee	29/10/2025	5	5	100
42	Integrated Risk Management Committee	02/12/2025	5	5	100
43	Integrated Risk Management Committee	24/03/2026	4	4	100
44	Special Committee of the Board on Monitoring and Follow-up of Cases of Frauds	17/06/2025	5	5	100
45	Special Committee of the Board on Monitoring and Follow-up of Cases of Frauds	25/09/2025	5	5	100
46	Special Committee of the Board on Monitoring and Follow-up of Cases of Frauds	22/12/2025	5	5	100
47	Special Committee of the Board on Monitoring and Follow-up of Cases of Frauds	24/03/2026	4	4	100
48	Legal and Impaired Assets Resolution Committee	03/04/2025	4	4	100

49	Legal and Impaired Assets Resolution Committee	25/09/2025	6	6	100
50	Legal and Impaired Assets Resolution Committee	01/12/2025	6	6	100
51	Legal and Impaired Assets Resolution Committee	26/03/2026	5	5	100
52	Customer Service Committee	17/06/2025	5	5	100
53	Customer Service Committee	25/09/2025	6	6	100
54	Customer Service Committee	30/10/2025	6	6	100
55	Customer Service Committee	20/12/2025	6	5	83.33
56	Customer Service Committee	13/03/2026	6	6	100
57	Corporate Social Responsibilty & Environmental, Social and Governance Committee	28/05/2025	6	5	83.33
58	Corporate Social Responsibilty & Environmental, Social and Governance Committee	22/09/2025	6	6	100
59	Corporate Social Responsibilty & Environmental, Social and Governance Committee	20/12/2025	6	6	100
60	Corporate Social Responsibilty & Environmental, Social and Governance Committee	11/03/2026	5	4	80
61	Stakeholders Relationship Committee	17/06/2025	5	5	100
62	Stakeholders Relationship Committee	22/09/2025	6	6	100
63	Stakeholders Relationship Committee	11/03/2026	5	5	100
64	Independent Directors meeting	24/07/2025	5	4	80
65	Independent Directors meeting	13/03/2026	5	5	100

D ATTENDANCE OF DIRECTORS

S. No	Name of the Director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	(Y/N/NA)
1	SHAILENDRA KUMAR	11	11	100	25	25	100	
2	MANDEEP K BHANDARI	2	2	100	7	7	100	
3	SANKARASUBRAMANIAN KRISHNAN	17	17	100	36	36	100	
4	SHAHLA AYOUB	17	17	100	27	26	96	
5	ARUN GANDOTRA	2	1	50	0	0	0	
6	PRAFULLA PREMSUKH CHHAJED	17	1	5	0	0	0	
7	SANJIV DAYAL	17	17	100	14	14	100	
8	RAJESH KUMAR CHHIBBER	17	17	100	36	36	100	
9	ANAND KUMAR	17	17	100	49	49	100	
10	SUDHIR GUPTA	17	16	94	21	20	95	
11	SUDHIR GUPTA	17	16	94	26	26	100	

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered: 3

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Amitava Chatterjee	Managing Director	13638000	0	0	0	13638000.00
2	Baldev Prakash	Managing Director	3619000	0	0	0	3619000.00

3	Sudhir Gupta	Whole-time director	10932000	0	0	0	10932000.00
	Total		28189000.00	0.00	0.00	0.00	28189000.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered

3

S. No.	**Name**	**Designation**	**Gross salary**	**Commission**	**Stock Option/ Sweat equity**	**Others**	**Total amount**
1	Pratik D Punjabi	CFO	1130000	0	0	0	1130000.00
2	Ketan Kumar Joshi	CFO	3171000	0	0	0	3171000.00
3	Mohammad Shafi Mir	Company Secretary	3403000	0	0	0	3403000.00
	Total		7704000.00	0.00	0.00	0.00	7704000.00

C *Number of other directors whose remuneration details to be entered

10

S. No.	**Name**	**Designation**	**Gross salary**	**Commission**	**Stock Option/ Sweat equity**	**Others**	**Total amount**
1	Sankarasubramanian Krishnan	Director	0	0	0	2705959	2705959.00
2	Sanjiv Dayal	Nominee Director	0	0	0	1240000	1240000.00
3	R K Chhibber	Director	0	0	0	3240000	3240000.00
4	Umesh Chandra Pandey	Director	0	0	0	2640000	2640000.00
5	Anil Kumar Goel	Director	0	0	0	2800000	2800000.00
6	Anand Kumar	Director	0	0	0	3640000	3640000.00
7	Arun Gandotra	Director	0	0	0	1440000	1440000.00
8	Prafulla Premsuk Chhajed	Director	0	0	0	360000	360000.00
9	Rajeev Lochan Bishnoi	Director	0	0	0	808220	808220.00
10	Naba Kishore Sahoo	Director	0	0	0	915069	915069.00
	Total		0.00	0.00	0.00	19789248.00	19789248.00

XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year

(●) Yes ( ) No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS

☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B *DETAILS OF COMPOUNDING OF OFFENCES

☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder: 240561

XIV Attachments

(a) List of share holders, debenture holders: JKB_MGT7_REPORT_AS ON 31032025_AB.xlsm

(b) Optional Attachment(s), if any

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
(b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
(c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
(d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of JAMMU AND KASHMIR BANK LIMITED as required to be maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on

(DD/MM/YYYY) 31/03/2026

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:
A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:
1 its status under the Act;
2 maintenance of registers/records & making entries therein within the time prescribed therefor;
3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal , Court or other authorities within/beyond the prescribed time;
4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
5 closure of Register of Members / Security holders, as the case may be.
6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
7 contracts/arrangements with related parties as specified in section 188 of the Act;
8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;
13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;
15 acceptance/ renewal/ repayment of deposits;
16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;
17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the

provisions of section 186 of the Act ;
18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name	DHAMAN KUMAR PANDOH
Date (DD/MM/YYYY)	20/06/2026
Place	JAMMU

Whether associate or fellow:

○ Associate ◉ Fellow

Certificate of practice number	2*4*

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person	ADGPC0424R
*(b) Name of the Designated Person	AMITAVA CHATTERJEE .

Declaration

I am authorised by the Board of Directors of the Company vide resolution number* 07 dated* (DD/MM/YYYY) 16/07/2023 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:
1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

*Designation *(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))*	Director
*DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator	0*0*2*8*

***To be digitally signed by**

- [x] Company Secretary
- [ ] Company secretary in practice

*Whether associate or fellow:

- [ ] Associate
- [x] Fellow

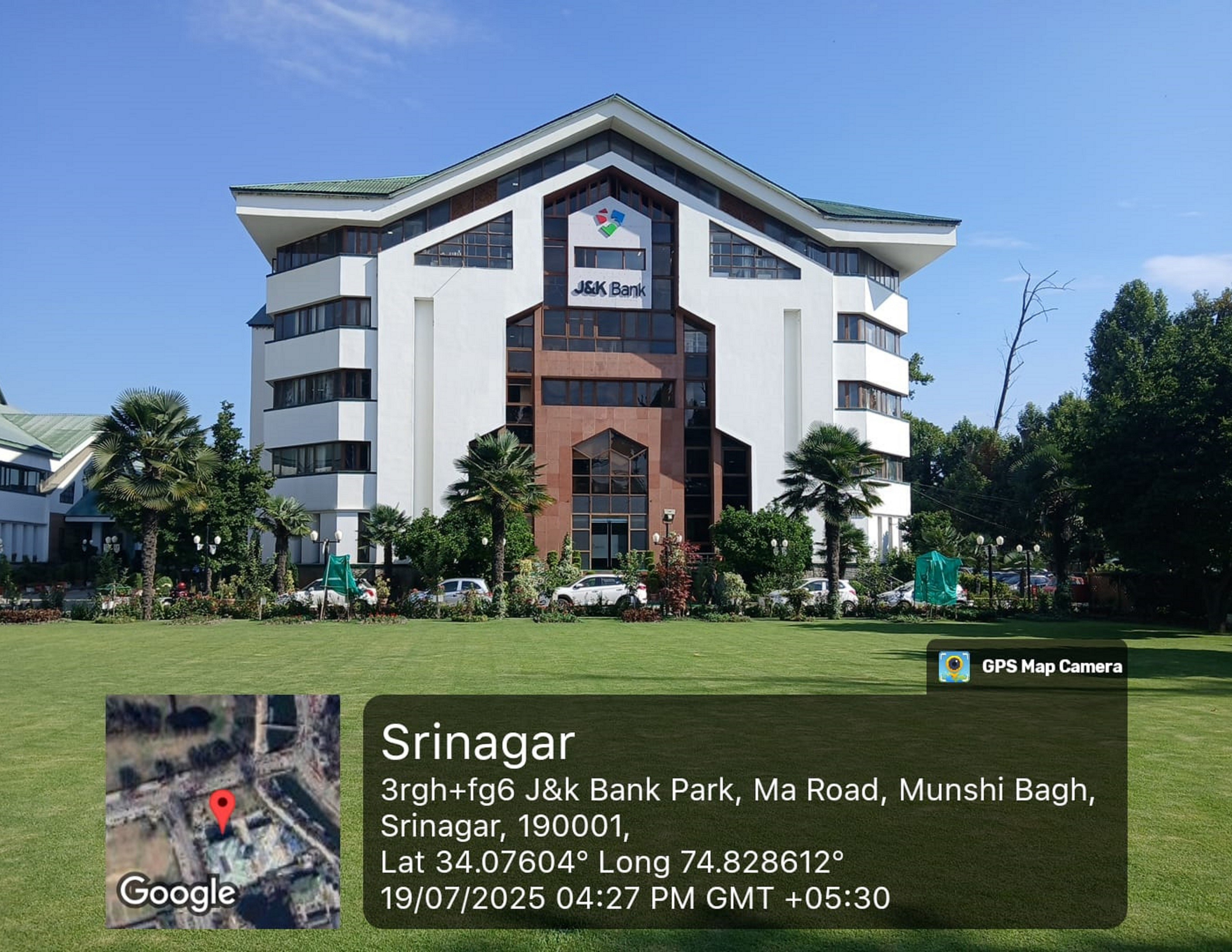
Membership number	8*1*
Certificate of practice number	

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)	AC4094679
eForm filing date (DD/MM/YYYY)	20/06/2026

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company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