Jammu and Kashmir Bank Limited
Treasury Operations
Back Office, CHQ
Srinagar (J&K) India 190 001

T +91 (194)271 3605
+91(194)271 3606

E tos@jkbmail.com
W www.jkb.bank.in

J&K Bank

Ref: JKB/TOS/2026-27

BSE Ltd,
1st Floor, P.J Towers,
Dalal Street, Mumbai -400001.

Dated: 29th of July, 2026

Reg:- Quarterly Statement of Deviation/Variation in use of Issue Proceeds as on Jun 30, 2026 under Regulation 52 (7) of SEBI (LODR) Regulation-2015.

Sir,

Pursuant to Regulation 52 (7) of SEBI (LODR) Regulation-2015 the information for Quarter ended 30th of Jun, 2026 pertaining to the unsecured debt Securities issued by "Jammu & Kashmir Bank Ltd" is attached herewith at Annexure "A" and Annexure "A-1" for the following three series of bonds / debentures:-

1. Security ID: 105JKBLPER. (Security Code: 958016).
2. Security ID: 950JKBL32. (Security Code: 973898).
3. Security ID: 975JKBL32. (Security Code: 974503).

Yours Faithfully

FAYAZ AHMAD BHAT

Digitally signed by FAYAZ AHMAD BHAT
Date: 2026.07.29 15:15:33 +05'30'

Dy. General Manager

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Annexure A

Statement of Deviation or Variation in use of Issue Proceeds

Name of listed entity	Jammu and Kashmir Bank Limited
Mode of Fund Raising	Private Placement
Type of instrument	BASEL-III Compliant, TIER-I & TIER-II Bonds.
Date of Raising Funds	As per Annexure A-1
Amount Raised (INR Crores)	As per Annexure A-1
Report filed for quarter ended	30th of Jun, 2026
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review/ board of directors (in case there is no audit committee)	Not Applicable
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table:	There is no deviation for the object for which the funds have been raised.

Original Object	Modified Object, if any	Original Allocation (Amt in crores)	Modified allocation, if any	Funds Utilised	Amount of Deviation /Variation for the quarter / half year according to applicable object (INR Crores and in %)	Remarks, if any
Augmenting Tier -I capital and strengthening Bank`s Capital adequacy and long term resources	None	1000.00	None	Yes	None	NA
Augmenting Tier II Capital and strengthening Bank's capital, adequacy and enhancing long term resources.	None	360.00	None	Yes	None	NA

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Augmenting Tier II Capital and strengthening Bank's capital, adequacy and enhancing long term resources.	None	1021.00	None	Yes	None	NA

Deviation would mean:

(a) Deviation in the objects or purposes for which the funds have been raised.
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

FAYAZ AHMAD BHAT

Digitally signed by FAYAZ AHMAD BHAT
Date: 2026.07.29 15:15:59 +05'30'

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Annexure A-1

Sr. No	Particulars of Bonds	Date of Issue	Amount of Issue (Amt in Crore)	ISIN No
1	10.50% JK BANK BASEL III COMPLIANT TIER I PERPETUAL BONDS. SECURITY ID 105JKBLPER SECURITY CODE : 958016	14.06.2018	1000.00	INE168A08061
2	9.50% JK BANK BASEL III COMPLIANT TIER II BONDS SECURITY ID 950JKBL32 SECURITY CODE : 973898	30.03.2022	360.00	INE168A08079
3	9.75% JK BANK BASEL III COMPLIANT TIER II BONDS SECURITY ID 975JKBL32 SECURITY CODE : 974503	30.12.2022	1021.00	INE168A08087

FAYAZ
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BHAT

Digitally signed by
FAYAZ AHMAD BHAT
Date: 2026.07.29
15:16:18 +05'30'

Dy. General Manager