



Ref: - JKB/TRY/2025-26

Department of Corporate Services
BSE Limited
P.J.Towers,
Dalal Street
Mumbai 400 001

Dated:- 20th of Jan, 2026

Sub: - Certificate under Regulation 54 (3) of SEBI (LODR) Regulations-2015.

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

Sir,

In pursuance to Regulation 54 (3) of SEBI (LODR) Regulations- 2015, we hereby confirm that required Asset Cover Certificates (as of 31st of Dec 2025) in respect of unsecured Non-Convertible Securities issued by our Bank have been submitted to the Debenture Trustees. A copy of Asset Cover Certificate is enclosed as Annexure-A.

Yours faithfully

Authorised Signatory
Deputy General Manager



Annexure-A

(Amt in Crores)

| S No | Particulars | | Amount |
|------|--|-------|---------------------------------------|
| i. | Net assets of the listed entity available for unsecured lenders {Property Plant & Equipment (excluding intangible assets and prepaid expenses)+Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets } (-) { Total assets available for secured lenders / creditors on pari passu/exclusive charge basis under the above heads} (-) {unsecured current / non-current liabilities(-) interest accrued/ Payable on unsecured borrowings } | A | 0.00 (As Debt issued is unsecured) |
| ii. | Total Borrowings (unsecured) | B | |
| | • Term loan | | |
| | • Non-convertible Debt Securities | | 2381.00 |
| | • CC/ OD Limits | | |
| | • Other Borrowings | | |
| | • IND AS adjustment for effective Interest rate on unsecured borrowings | | |
| iii. | Assets Coverage Ratio (100% or higher as per the terms of Offer Document/ Information Memorandum / Debenture Trust Deed) | (A/B) | NA |

Dy General Manager

Registered office

Corporate Headquarters
 M.A.Road, Srinagar 190001
 Kashmir, India

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