



Ref: - JKB/TRY/2025-26

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

**Dated:- 05<sup>th</sup> of May, 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 31<sup>st</sup> of Mar 2026) 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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 F +91 (0)194 248 1928  
 CIN: L65110JK1938SGC000048

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