Jammu and Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 190001
Kashmir, India
CIN: L65110JK1938SGC000048

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J&K Bank

Board Secretariat

Ref:-JKB/BS/F3652/2025/147
Dated: 18th October, 2025

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai – 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal street
Mumbai – 400 001
Scrip Code:532209

Sub:- Disclosure of Related Party Transactions on consolidated basis for the period ended 30th September, 2025 under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sirs,

Pursuant to Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we attach herewith Related Party Disclosure on consolidated basis drawn in accordance with the applicable accounting standards, for the period ended 30th September, 2025.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

Mohammad Shafi Mir

Digitally signed by Mohammad Shafi Mir
DN: c=IN, o=Personal, postalCode=191131, l=Ganderbal, st=Jammu and Kashmir, street=ganjipora batwina, Batvena, Ganderbal Jammu and Kashmir India 191131, title=5504, 2.5.4.20=f967bd71f559747b387d419e56605e9e342b989bde651ebf36672be670c15047, serialNumber=66e7c458fadfd58d0b1e3af6cfa93526782626d2f4a82a11e8de9af7cbcce6cd, email=shafi.mir@jkbmail.com, cn=Mohammad Shafi Mir
Date: 2025.10.18 12:37:14 +05'30'

(Mohammad Shafi Mir)
Company Secretary

JAMMU & KASHMIR BANK LTD.

[PAN: AAACT6167G]

Details of Related Party Transactions for Half year ended 30th September, 2025 (01.04.2025 to 30.09.2025).

(Rs in crores)

Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the transaction during reporting period
Name	**PAN**	**Relationship of the counter party with the listed entity or its subsidiary**			
JKB Financial Services Ltd	AAACJ1029M	100% Subsidiary	Interest/Commission Paid	-	0.41
JKB Financial Services Ltd	AAACJ1029M	100% Subsidiary	Interest / Commission Received	-	0.77
JKB Financial Services Ltd	AAACJ1029M	100% Subsidiary	Any other transaction	Reimbursement of Revenue Expenditure	0.19
JKB Financial Services Ltd	AAACJ1029M	100% Subsidiary	Any other transaction	Outstanding with subsidiary	0.25
Jammu and Kashmir Grameen Bank	AAAAJ7859H	Associate	Interest Paid	Kept in the shape of Fixed Deposit	0.77
Jammu and Kashmir Grameen Bank	AAAAJ7859H	Associate	Interest received	Secured Overdraft Facility (SOD)	0.35
Jammu and Kashmir Grameen Bank	AAAAJ7859H	Associate	Any other transaction	I T Support services (Provision)	0.44
Mr. Amitava Chatterjee	ADGPC0424R	MD & CEO	Remuneration	-	0.46
Mr. Sudhir Gupta	ABYPG7709D	Executive Director	Remuneration	-	*0.59
Mr. Ketan Kumar Joshi	ACWPJ7559H	CFO	Remuneration	-	0.09
Mr. Fayaz Ahmad Ganaie	AKVPG1633Q	Ex-CFO	Remuneration	-	0.10
Mr. Mohammad Shafi Mir	ALKPM5652R	Company secretary	Remuneration	-	0.17
				TOTAL	**4.59**

*Among Rs. 0.59 Crore, Rs. 0.18 lakhs is the Variable Pay due for Previous Financial Years which was due for payment in current FY & Rs.0.17 Lakhs is the Arrear Amount received in this period for the pay revisit implemented in ED's Salary w.e.f., December 2022 in June 2025

The Jammu And Kashmir Bank
LEAD BANK
CHQ

Gupta Gupta & Associates LLP
CA
Chartered Accountants

(Alternate for Disclosure)