

Integrated Governance

JAMMU AND KASHMIR BANK LIMITED

General information about company

Scrip code	532209	
NSE Symbol	J&KBANK	
MSEI Symbol	NOTLISTED	
ISIN	INE168A01041	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Reporting Quarter Type	Quarterly	
Date of Quarter Ending	30-06-2025	
Type of company	Equity	
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	true	
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	true	
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	true	
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	true	
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	true	
Risk management committee	true	
Market Capitalisation as per immediate previous Financial Year	Top 500 listed entities	
Is SCORE ID Available ?	true	
SCORE Registration ID	j00030	
Reason For No SCORE ID		
Type of Submission	Original	
Remarks (website dissemination)		

Annexure I

Annexure I to be submitted by listed entity on quarterly basis
I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory						Textual Information(1)																		
Whether the listed entity has a Regular Chairperson						false																		
Whether Chairperson is related to MD or CEO						false	Disqualification of Directors under section 164 of the Companies Act, 2013																	
Sr no.	Title(Mr/Ms)	Name of the Director	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director(in months)	No of Directorship in listed entities including this listed entity(Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity(Refer Regulation 17A(1) of Listing Regulations)	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	Mr	AMITAVA CHATTERJEE	07082989	Executive Director	Not Applicable	CEO-MD	false				Active	NA		30-12-2024	30-12-2024			1	0	1	0			
2	Mr	PAWAN KOTWAL IAS	02455728	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		24-07-2023	24-07-2023			1	0	0	0			
3	Mr	SANTOSH DATTATRAYA VAIDYA IAS	05340193	Non-Executive - Nominee Director	Not Applicable		false				Active	NA		22-08-2023	22-08-2023			1	0	0	0			
4	Mr	MANDEEP K BHANDHARI IAS	07310347	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		20-10-2023	20-10-2023			1	0	0	0			
5	Mr	SANJIV DAYAL	10926091	Non-Executive - Nominee Director	Not Applicable		false				Active	NA		20-01-2025	20-01-2025			1	0	1	0			
6	Mr	R K CHHIBBER	08190084	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		10-06-2019	30-12-2021			1	0	2	1			
7	Mr	UMESH CHANDRA PANDEY	01185085	Non-Executive - Independent Director	Not Applicable	Shareholder Director	false				Active	NA		21-01-2022	21-01-2025		36	1	1	2	0			
8	Mr	ANIL KUMAR GOEL	00672755	Non-Executive - Independent Director	Not Applicable	Shareholder Director	false				Active	NA		21-01-2022	21-01-2025		36	1	1	1	1			
9	Mr	ANAND KUMAR	03041018	Non-Executive - Independent Director	Not Applicable	Shareholder Director	false				Active	NA		03-03-2022	03-03-2025		36	1	1	1	0			
10	Mr	SUDHIR GUPTA	09614492	Executive Director	Not Applicable		false				Active	NA		14-12-2022	14-12-2022		36	1	0	1	0			
11	Mrs	SHAHLA AYOUB	09834993	Non-Executive - Independent Director	Not Applicable	Shareholder Director	false				Active	NA		26-12-2022	26-12-2022		36	1	1	1	0			
12	Mr	SANKARASUBARMANIAN KRISHNAN	07261965	Non-Executive - Independent Director	Chairperson	Shareholder Director	false				Active	NA		27-03-2025	27-03-2025		36	1	1	0	0			

Text Block

Textual Information(1)	For the Quarter ended June, 2025, the Bank did not have a regular part time chairperson of the Board. As such the Board Meetings for the Quarter ended June 30, 2025 were chaired by Ms. Shahla Ayoub and Mr. Sankarasubramanian Krishnan, Independent Directors
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Annexure I

II. Composition of Committees	
Disclosure of notes on composition of committees explanatory	

Audit Committee Details

Whether the Audit Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Chairperson	25-04-2023		
2	10926091	SANJIV DAYAL	Non-Executive - Nominee Director	Member	20-01-2025		
3	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	31-01-2022		
4	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	26-09-2022		
5	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		

Nomination and remuneration committee

Whether the Nomination and remuneration committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	03041018	ANAND KUMAR	Non-Executive - Independent Director	Chairperson	26-09-2022		
2	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	25-04-2023		
3	07261965	SANKARASUBARMANIAN KRISHNAN	Non-Executive - Independent Director	Member	29-03-2025		

Stakeholders Relationship Committee

Whether the Stakeholders Relationship Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Chairperson	21-10-2022		
2	07082989	AMITAVA CHATTERJEE	Executive Director	Member	31-12-2024		
3	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	31-01-2022		
4	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
5	09834993	SHAHLAAYOUB	Non-Executive - Independent Director	Member	20-02-2023		

Risk Management Committee

Whether the Risk Management Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Chairperson	31-01-2022		
2	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	21-10-2022		
3	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
4	07261965	SANKARASUBARMANIAN KRISHNAN	Non-Executive - Independent Director	Member	29-03-2025		

Corporate Social Responsibility Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Chairperson	20-02-2023		
2	07082989	AMITAVA CHATTERJEE	Executive Director	Member	30-12-2024		
3	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	21-01-2022		
4	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Member	31-01-2022		
5	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		
6	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		

Annexure I

III. Meeting of Board of Directors							
Disclosure of notes on meeting of board of directors explanatory							
Sr	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present*(All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	18-01-2025			true	12	11	6
2	20-01-2025	1		true	12	11	6
3	25-02-2025	35		true	12	9	5
4	26-03-2025	28		true	11	8	4
5	25-04-2025	29	Adjourned to 01-05-2025	true	12	10	5
6	05-05-2025	9		true	12	10	5
7	28-05-2025			true	12	9	5
8	27-06-2025	29		true	12	11	5

Annexure I

IV. Meeting of Committees										
Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reson for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	16-01-2025				true	4	4	3	0
2	Audit Committee	20-01-2025	3			true	4	4	3	0
3	Audit Committee	27-03-2025	65			true	5	5	3	0
4	Audit Committee	15-04-2025	18			true	5	5	3	0
5	Audit Committee	05-05-2025	19			true	5	5	3	0
6	Audit Committee	26-06-2025	51			true	5	5	3	0
7	Nomination and remuneration committee	20-01-2025				true	4	4	4	0
8	Nomination and remuneration committee	07-02-2025	17			true	3	3	3	0
9	Nomination and remuneration committee	17-04-2025				true	3	3	3	0
10	Nomination and remuneration committee	22-04-2025	4			true	3	3	3	0
11	Nomination and remuneration committee	29-05-2025	36			true	3	3	3	0
12	Stakeholders Relationship Committee	17-06-2025	18			true	5	5	2	0
13	Risk Management Committee	28-02-2025				true	4	4	2	0
14	Risk Management Committee	16-06-2025	107		This meeting was adjourned to next day i.e., 17-06-2025	true	4	4	2	0
15	Corporate Social Responsibility Committee	20-02-2025				true	6	6	4	0
16	Corporate Social Responsibility Committee	29-03-2025	36			true	6	6	4	0
17	Corporate Social Responsibility Committee	28-05-2025	59			true	6	5	3	0

Annexure I

V. Affirmations		
Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	true
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	true
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	true
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c.Stakeholders relationship committee	true
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	true
9	Any comments/observations/advice of Board of Directors may be mentioned here:	

Annexure I

Sr	Subject	Compliance status
1	Name of signatory	MOHAMMAD SHAFI MIR
2	Designation	Company Secretary

Details of Cyber security incidence

Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter	false
Other details of cyber security incidence or breaches or loss of data event	
Number of cyber security incidence or breaches or loss of data event occurred during the quarter	

Signatory Details

Name of signatory	MOHAMMAD SHAFI MIR
Designation of person	Company Secretary
Place	SRINAGAR
Date	10-07-2025

Investor Grievance Details

No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	8
No. of investor complaints disposed off during the Quarter	8
No. of investor complaints those remaining unresolved at the end of the Quarter	0

Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies- The details of acquisition of shares or voting rights in unlisted companies during the quarter in terms of sub-para 1 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies					Textual Information(1)
Sr.No.	Name of the unlisted company in which shares or voting rights have been acquired	Date of acquisition	Aggregate holding (% shares or voting rights) as at the end of the previous quarter	% shares or voting rights acquired during the quarter	Aggregate holding (% shares or voting rights) as at the end of the quarter
1	Nil	30-06-2025	0.00	0.00	0.00

Text Block

Textual Information(1)	*3.03% allotment in Rights issue (in proportion to shareholding as on 31-03-2025 on rights basis)
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Disclosure of Imposition of Fine or Penalty The details of imposition of fine or penalty during the quarter in terms of sub-para 20 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Imposition of Fine or Penalty					
Sr.No.	Name of the authority	Nature and details of the action(s) taken or order(s) passed	Date of receipt of direction or order, including any ad interim or interim orders, or any other communication from the authority	Details of the violation(s)/ contravention(s) committed or alleged to be committed	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible
1	Gol, MoF	Delayed GST	24-04-2025	Interest on delayed remittances for the period from 1st January 2025 to 31st March, 2025.	1108
2	NPCI	Failure to implement mandatory controls imposed by NPCI	09-04-2025	Failure to implement control mandated in RMD 004A dated November 20, 2023	2695312.49
3	RBI Kanpur	ATM	01-05-2025	ATM Cash out in March 2025 due to OTC lock problem	10000
4	RBI Chandigarh	ATM	12-05-2025	ATM Cash out in March 2025 due to UPS problem	10000
5	RBI Jammu	CC	16-05-2025	Inspection of CC on April 23/24 2024. Obeservation: 1.CC has kept coin bags outside the strong room in the gallery surrounding the vault. (?5000) 2.Few instances were observed when the vault was being operated by a single custodian. (?5000)	10000
6	RBI Jammu	CC	22-05-2025	Detection of mutilated notes in soiled remittances	50
7	RBI Jammu	CC	22-05-2025	Detection of mutilated notes in soiled remittances	300
8	RBI Jammu	CC	22-05-2025	Detection of mutilated notes in soiled remittances	100
9	RBI Jammu	CC	22-05-2025	Detection of mutilated notes in soiled remittances	50
10	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	5250
11	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	100
12	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	500
13	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	400
14	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	1000
15	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	500
16	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	14500
17	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	1000
18	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	2600
19	RBI Jammu	CC	22-05-2025	Shortage of notes in soiled remittances	1500
20	RBI Jammu	ATM	22-05-2025	ATM Cash Out for March 2025 (Reason: non replenishment of ATM due to holidays)	10000
21	RBI Jammu	ATM	22-05-2025	ATM Cash Out for March 2025 (Reason: High dispensation/shortage of staff/delay in cash remittances)	10000
22	RBI Jammu	ATM	22-05-2025	ATM Cash Out for March 2025 (Reason: High dispensation of cash)	10000
23	RBI Delhi	CC	28-05-2025	Shortage of notes in soiled remittances	10000
24	RBI Delhi	CC	16-06-2025	Detection of mutilated notes in soiled remittances	350
25	RBI Jammu	ATM	25-06-2025	ATM Cash out for April 2025 ATM ID:06700987 (Reason:High dispensation of cash)	10000
26	RBI Jammu	ATM	25-06-2025	ATM Cash out for April 2025 ATM ID:07290248 (Reason:Unavailability of cash in branch)	10000
27	NPCI	Failure to implement mandatory controls imposed by NPCI	24-06-2025	Failure to implement control mandated in RMD 004A dated November 20, 2023	240001

Disclosure of Updates to Ongoing Tax Litigations or Disputes The updates on tax litigations or disputes in terms of sub-para 8 of para B of Part A of Schedule III read with corresponding provisions of Annexure 18 of the Master Circular are given below:

Any Other Information for Disclosure of Updates to Ongoing Tax Litigations or Disputes				
Sr.No.	Name of the opposing party	Date of initiation of the litigation / dispute	Status of the litigation / dispute as per last disclosure	Current status of the litigation / dispute
1	Office of : Deputy Commissioner Jurisdiction : Hardwar - Sector 1:Haridwar:Uttarakhand, State/UT : Uttarakhand	09-06-2025	Assesment order vide ref No:- ZD050625004993C dated 09-06-2025 issued of bank's uttrakhand GST Number (05AAACT6167G1ZD) for FY 2018-2019, wherein concerned Tax Authority has raised a total demand of Rs. 7,83,262.00 (Tax Demand Rs. 2,46,314.00, Interest Rs. 2,90,634.00 and Penalty Rs.2,46,314.00).	Bank is in the process of filling appeal against the assesment order issued for FY 2018-2019.