Integrated Governance Report

General information about company	
Scrip code	532209
NSE Symbol	J&KBANK
MSEI Symbol	NOTLISTED
ISIN	INE168A01041
Name of the entity	JAMMU AND KASHMIR BANK LIMITED
Date of start of financial year	01-04-2026
Date of end of financial year	31-03-2027
Reporting Quarter Type	Quarterly
Date of Quarter Ending	30-06-2026
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?	Yes
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	Yes
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?	Yes
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?	Yes
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?	Yes
Risk management committee	Applicable
Market Capitalisation as per immediate previous Financial Year	Top 1000 listed entities
Is SCORE ID Available ?	Yes
SCORE Registration ID	J00030
Reason For No SCORE ID	
Type of Submission	Original
Remarks (website dissemination)	
Remarks for Exchange (not for 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	Yes
Whether Chairperson is related to MD or CEO	No

Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	SANKARASUBRAMANIAN KRISHNAN	ABBPK7205M	07261965	Non-Executive - Independent Director	Chairperson		26-05-1962
2	Mr	AMITAVA CHATTERJEE	ADGPC0424R	07082989	Executive Director	Not Applicable	CEO-MD	08-06-1965
3	Mr	SHAILENDRA KUMAR	ACPPK9993F	07352828	Non-Executive - Nominee Director	Not Applicable		08-10-1969
4	Mr	ASHISH KUNDRA	ABHPK2161N	06966214	Non-Executive - Non Independent Director	Not Applicable		06-03-1973
5	Mr	MANDEEP K BHANDHARI IAS	AFJPB5280K	07310347	Non-Executive - Non Independent Director	Not Applicable		14-12-1974
6	Mr	SANJIV DAYAL	AEAPD6677A	10926091	Non-Executive - Nominee Director	Not Applicable		18-09-1963
7	Mr	R K CHHIBBER	ABHPC8622L	08190084	Non-Executive - Non Independent Director	Not Applicable		09-10-1959
8	Mr	ANAND KUMAR	AADPK1030B	03041018	Non-Executive - Independent Director	Not Applicable		23-10-1961
9	Mr	SUDHIR GUPTA	ABYPG7709D	09614492	Executive Director	Not Applicable		04-11-1967
10	Mrs	SHAHLA AYOUB	AECPW3554P	09834993	Non-Executive - Independent Director	Not Applicable		14-06-1987
11	Mr	ARUN GANDOTRA	ABYPG7169D	08907929	Non-Executive - Independent Director	Not Applicable		31-08-1961
12	Mr	PRAFULLA PREMSUKH CHHAJED	ABDPC0741J	03544734	Non-Executive - Independent Director	Not Applicable		25-09-1966
13	Mr	PRAVIN RAGHAVENDRA	AAXPR2332R	09686944	Non-Executive - Independent Director	Not Applicable		21-04-1965

I. Composition of Board of Directors					
Disqualification of Directors under section 164 of the Companies Act, 2013					
Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active
7	No				Active
8	No				Active
9	No				Active
10	No				Active
11	No				Active
12	No				Active
13	No				Active

I. Composition of Board of Directors													
Sr	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 [with reference to proviso to regulation 17A(1) & reg. 17A(2)]	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	NA		27-03-2025			15.05	1	1	0	0			
2	NA		30-12-2024				1	0	1	0			
3	NA		02-03-2026				1	0	0	0			
4	NA		23-04-2026				1	0	0	0			
5	NA		20-10-2023	26-08-2025			1	0	0	0			
6	NA		20-01-2025				1	0	1	0			
7	NA		10-06-2019				1	0	2	1			
8	NA		03-03-2022	03-03-2025		51.29	1	1	1	0			
9	NA		14-12-2022	13-12-2025			1	0	1	0			
10	NA		26-12-2022	26-12-2025		42.06	1	1	1	0			
11	NA		26-08-2025	26-08-2025		10.06	1	1	1	0			
12	NA		18-02-2026	18-02-2026		4.11	3	3	3	3			
13	NA		23-04-2026	23-04-2026		2.08	1	1	0	0			

Text Block	
Textual Information(1)	Section 36AB(3) of the Banking Regulation Act, 1949, provides that for the purpose of reckoning any proportion of the total number of directors of the banking company, any additional director appointed under this section shall not be taken into account. Accordingly while determining the composition of the Audit Committee, Mr. Sanjiv Dayal has to be excluded.

Annexure 1	
II. Composition of Committees	
Disclosure of notes on composition of committees explanatory	Textual Information(1)

Annexure 1 Text Block	
Textual Information(1)	Section 36AB(3) of the Banking Regulation Act, 1949, provides that for the purpose of reckoning any proportion of the total number of directors of the banking company, any additional director appointed under this section shall not be taken into account. Accordingly while determining the composition of the Audit Committee, Mr. Sanjiv Dayal has to be excluded.

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	03544734	PRAFULLA PREMSUKH CHHAJED	Non-Executive - Independent Director	Chairperson	18-02-2026		
2	10926091	SANJIV DAYAL	Non-Executive - Nominee Director	Member	20-01-2025		Textual Information(1)
3	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	31-01-2022		
4	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		

Sr Text Block	
Textual Information(1)	Section 36AB(3) of the Banking Regulation Act, 1949, provides that for the purpose of reckoning any proportion of the total number of directors of the banking company, any additional director appointed under this section shall not be taken into account. Accordingly while determining the composition of the Audit Committee, Mr. Sanjiv Dayal has to be excluded.

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
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	SANKARASUBRAMANIAN KRISHNAN	Non-Executive - Independent Director	Member	29-03-2025		
4	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Member	30-08-2025		
5	09686944	PRAVIN RAGHAVENDRA	Non-Executive - Independent Director	Member	13-05-2026		

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
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	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
4	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	20-02-2023		
5	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Member	30-08-2025		

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	08907929	ARUN GANDOTRA	Non-Executive - Independent Director	Chairperson	30-08-2025		
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	SANKARASUBRAMANIAN KRISHNAN	Non-Executive - Independent Director	Member	29-03-2025		
5	09686944	PRAVIN RAGHAVENDRA	Non-Executive - Independent Director	Member	13-05-2026		

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson					Yes		
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	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		
4	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
5	03544734	PRAFULLA PREMSUKH CHHAJED	Non-Executive - Independent Director	Member	18-02-2026		

Other Committee						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks

Annexure 1

Annexure 1								
III. Meeting of Board of Directors								
Disclosure of notes on meeting of board of directors explanatory								
Sr. No.	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	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	20-01-2026				Yes	12	10	6
2	09-02-2026		19		Yes	10	9	4
3	17-02-2026		7		Yes	10	8	4
4	05-03-2026		15		Yes	11	9	5
5	25-03-2026		19		Yes	11	10	5
6		22-04-2026	27		Yes	11	9	5
7		05-05-2026	12		Yes	13	11	6
8		05-06-2026	30		Yes	13	12	6
9		18-06-2026	12		Yes	13	11	6

Annexure 1

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	Reason 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	19-01-2026				Yes	5	5	3	0
2	Audit Committee	26-03-2026	65			Yes	4	4	2	0
3	Audit Committee	21-04-2026	25			Yes	4	4	2	0
4	Audit Committee	02-05-2026	10			Yes	4	4	2	0
5	Audit Committee	04-05-2026	1			Yes	4	4	2	0
6	Audit Committee	18-05-2026				Yes	4	4	2	0

Annexure 1										
IV. Meeting of Committees										
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	Reason 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)
7	Audit Committee	23-06-2026	35			Yes	4	4	2	0
8	Nomination and remuneration committee	08-01-2026				Yes	4	4	4	0
9	Nomination and remuneration committee	02-02-2026	24			Yes	4	4	4	0
10	Nomination and remuneration committee	13-02-2026	10			Yes	4	4	4	0
11	Nomination and remuneration committee	05-03-2026	19			Yes	4	4	4	0
12	Nomination and remuneration committee	16-04-2026	41			Yes	4	4	4	0

Annexure 1

IV. Meeting of Committees

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	Reason 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)
13	Nomination and remuneration committee	22-04-2026	5			Yes	4	4	4	0
14	Nomination and remuneration committee	09-06-2026	47		NRC meeting adjourned to 15-06-2026	Yes	5	5	5	0
15	Nomination and remuneration committee	29-06-2026	19			Yes	5	5	5	0
16	Risk Management Committee	24-03-2026				Yes	4	4	2	0
17	Risk Management Committee	19-05-2026	55			Yes	5	5	3	0
18	Risk Management Committee	10-06-2026	21			Yes	5	5	3	0
19	Risk Management Committee	27-06-2026	16			Yes	5	5	3	0
20	Corporate Social Responsibility Committee	11-03-2026				Yes	5	4	3	0
21	Corporate Social Responsibility Committee	25-06-2026	105			Yes	5	5	3	0
22	Stakeholders Relationship Committee	11-03-2026				Yes	5	5	2	0

23	Stakeholders Relationship Committee	30-05-2026	79			Yes	5	5	2	0

Annexure 1

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	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to 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.	Yes
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.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes
9	Any comments/observations/advice of Board of Directors may be mentioned here:	Textual Information(1)

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

Text Block	
Textual Information(1)	Members observed that date of re-appointment had been mentioned against the names of three Directors namely Mr. S Krishnan, Mr. Arun Gandotra and Mr. Prafulla Premsukh Chhajed, although all three are presently serving their first terms on the Board.

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		No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event

Signatory Details	
Name of signatory	MOHAMMAD SHAFI MIR
Designation of person	Company Secretary
Place	Srinagar
Date	10-07-2026

Investor Grievance Details	
No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	47
No. of investor complaints disposed off during the Quarter	47
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					
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	INDIAN DIGITAL PAYMENT INTELLIGENCE CORPORATION	17-06-2026	0	1.01	1.01

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	RBI	Penalty on account of observations during Inspection of Currency Chest Leh on 12-13 March 2026: 1. Unsorted notes were classified as re-issueble and soiled notes in e-Kuber portal (penalty:5000). 2. Branch linked to the Currency Chest is not exchanging mutilated notes (10000).	02-04-2026	15000	-
2	RBI	Delay in reporting of withdrawal balance of Rs.78 lacs on 30.03.2026 .	08-04-2026	1602.74	-
3	RBI	Cash Out of ATM ID 12470619 in February 2026 for 22.23 hours.	16-04-2026	10000	-
4	RBI	Cash out of ATM ID 00610566 of bandipora for 23.29 hours.	25-06-2026	10000	-
5	RBI	Cash out of ATM ID 04540923 of Karoo for 15.06 hours	25-06-2026	10000	-

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	J&K BANK	04-02-2025	Stay has been granted by Hon'ble High Court of Jammu and Kashmir & Ladakh at Srinagar through order dated 08-04-2025, against the GST demand of Rs. 16,261.32 crores raised by GST Authorities, vide order No 20250250ZA000000A2D8, dated 04-02-2025.	The next date of hearing is on 20.07.2026
2	J&K BANK	28-11-2024	Bank has filed WRIT against the SCN before Hon'ble High Court of Jammu and Kashmir & Ladakh at Jammu. The Hon'ble High Court has through order dated 04-02-2025, directed Bank to file its response before GST authorities and the same to be adjudicated upon by GST Authorities. However, it was directed by the Hon'ble High Court that adverse order if any passed by the GST authorities will be subject to the outcome of the WRIT petition. The Bank filed its response before GST authorities on 07-02-2025, however GST authorities have not yet adjudicated the case.	The next date has been fixed as 13.07.2026.
3	J&K BANK	23-03-2026	The WRIT filed earlier by the Bank was disposed off by the Hon'ble High Court of Jammu and Kashmir & Ladakh at Jammu on 03.03.2025, with directions to the Bank to file its reply in two weeks' time and GST Authorities to adjudicate the same till four weeks' time. The Bank filed its response before GST authorities on 17-03-2025. Final Personal Hearing was held on 10.03.2026 and supplementary written submission was filled before the adjudicating authority. The GST authorities have adjudicated the case and issued demand order of Rs. 400.40 crore /- with applicable interest on 23.03.2026. The Bank has filed a WRIT petition before Hon'ble High Court of Jammu and Kashmir at Jammu against the said SCN & order and stay has been granted by Hon'ble High Court through order dated 21-05-2026, against the GST demand raised by GST Authorities.	The next date of hearing is due on 14-07-2026.