



Annexure 6

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING FORMAT SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Corporate Identity Number (CIN) of the Listed Entity	:	L65110JK1938SGC000048
Name of the Listed Entity	:	Jammu and Kashmir Bank Limited
Year of incorporation	:	1938
Registered office address	:	Corporate Headquarters, M. A. Road, Srinagar, Kashmir -190001
Corporate address	:	Corporate Headquarters, M. A. Road, Srinagar, Kashmir -190001
E-mail	:	board.sectt@jkbmail.com
Telephone	:	0194-248-1930-35
Website	:	www.jkbank.com
Financial year for which reporting is being done	:	2023-24
Name of the Stock Exchange(s) where shares are listed	:	National Stock Exchange of India Limited & The BSE Limited.
Paid-up Capital	:	₹11011.82 lakhs
Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	:	Mohammad Shafi Mir Company Secretary & Compliance Officer 0194-2481928 board.sectt@jkbmail.com
Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	:	The disclosures made in this report are on a standalone basis.
Name of assurance provider	:	Not Applicable
Type of assurance obtained	:	Not Applicable

II. Products/services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
01	Banking and Financial Services (Commercial Bank)	Banking activities viz. retail, corporate banking etc.	100%

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total contributed Turnover
01	<p>J&K Bank operates in three major segments:</p> <ol style="list-style-type: none"> 1. Retail 2. Corporate 3. Treasury <p>All products and services are offered under these segments. Some flagship products are:-</p> <ol style="list-style-type: none"> 1. Saving Bank Deposits 2. Current Deposits 3. Term Deposits 4. Housing Loans 5. Working Capital 6. Overdraft A/Cs 7. Car Loans 8. Agriculture Loans 9. Kissan Credit Card etc. 	64191	100

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	NA	1173*	1173
International	NA	--	--

*Includes Extension counters, Easy Banking Units (USBs) and Large Credit Units (LCUs).

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	18 States 4 Union Territories
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

The Bank ordinarily doesn't directly contribute to the exports. However the Bank has customized products and services for its customers relating to their foreign exchange related requirements, viz. Exports, Imports, other overseas payments and inward remittances. Bank provides pre and post shipment credit facilities. Packing Credit Loan, both in Rupee and Foreign Currency, thereby enabling the customers for procurement of their raw materials and Post shipment credit facilities, viz. Export Bills negotiation under LC terms, advance against export bills, etc.

c. A brief on types of customers

The Bank caters to a diverse range of customers including individuals, state/UT and central governments, PSUs, Educational Institutions, Corporations, employees (govt. as well as private), businessmen, students, MSMEs, corporates, artisans, farmers, start-ups etc.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	12415	9260	74.59	3155	25.41
2.	Other than Permanent (E)	434	368	84.79	66	15.21
3.	Total employees (D + E)	12849	9628	NA	3221	NA
WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than Permanent (G)					
6.	Total workers (F + G)					

b. Differently abled Employees and workers:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	119	106	89.08	13	10.92
2.	Other than Permanent (E)	Nil	Nil	Nil	Nil	Nil

3.	Total differently abled employees (D + E)	119	106	89.08	13	10.92
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)					
6.	Total differently abled workers (F + G)					

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	12	1	8.33%
Key Management Personnel	4	0	0.00%

22. Turnover rate for permanent employees and workers
(Disclose trends for the past 3 years)

	FY 2023-24 (Turnover rate in current FY)			FY 2022-23 (Turnover rate in previous FY)			FY 2021-22 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	1.07	1.14	1.09	0.92	0.86	0.90	0.82	0.80	0.81
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

V. Holding, subsidiary and associate companies (including joint ventures)

(a) Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	JKB Financial Services Limited	Subsidiary	100	No
2	J&K Grameen Bank	Associate	35	No
3	Jammu & Kashmir Asset Reconstruction Limited	Associate	*	No

*The Jammu & Kashmir Asset Reconstruction Limited was incorporated jointly by Government of J&K and Jammu & Kashmir Bank Ltd on 28.04.2017. The Bank has subscribed capital to the tune of ₹98 lakhs whereas Government of J&K has subscribed ₹102 lakh. In the meantime the promoters have decided to windup the company and the Bank in turn has approached the Registrar of Companies (ROC) for removal of the name of the company from the register of companies under Section 248 of the Companies Act, 2013. The application of the Bank is under consideration with ROC.

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) Yes
(ii) Turnover (in ₹) 12037.84 Crores
(iii) Net worth (in ₹) 10966.77 Crores

VII. Transparency and disclosures compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	--	--	--		--	--	
Investors (other than shareholders)	--	Nil	Nil		Nil	Nil	
Shareholders	Yes	304	00	https://www.jkbank.com/others/common/grievance.php	107	0	
Employees and workers	Yes	Nil	Nil	https://reports.jkbank.com/jkbcms/login	Nil	Nil	
Customers	Yes	3497	388	https://www.jkbank.com/others/common/grievance.php	1662	33	
Value Chain Partners	--	--	--	--	--	--	
Other (please specify)	--	--	--	--	--	--	

26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format:

S. No.	Material identified issue	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
01	Sound Asset Quality	O	A healthy asset quality shall enhance the Bank's financial performance by improving profitability, minimizing credit losses, and ensuring a robust capital base	N/A	Positive
02	Satisfied Customer	O	A satisfied customer base, increases customer loyalty, which satisfies customers' financial goals resulting in increased business / profitability.	N/A	Positive
03	Systematic Risk Management	R	Increases vulnerability to economic downturns or market crashes, may lead to increased regulatory scrutiny, reputational damage, and a loss of investor confidence	<ul style="list-style-type: none"> Multi-layered risk, management strategy Stress testing policy and System in place Independent risk management function 	Positive



S. No.	Material identified issue	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
04	Enhanced Transparency and disclosures	O	Builds investor confidence, ensures compliance with regulatory obligations, and strengthens market positioning and relationship with stakeholders.	N/A	Positive
05	Robust Economic Performance	O	A strong economic performance provides a basis for maintaining stability and generating positive momentum and long-term value for our stakeholders.	N/A	Positive
06	Privacy and Data Security	O	Having a robust information security structure (Software, expert manpower and operational practices) helps to reduce cyber threats and ensure privacy, data security for all our stakeholder's privileged information thereby enhancing customer confidence which fetches more business opportunities.	Bank has put in place effective Information Security, Data Privacy and Security Governance Framework and Controls to ensure Confidentiality, Integrity and Availability of Information Assets.	Positive
07	Privacy and Data Security	R	Privacy and Data Security Is becoming a major risk due to increasing digitization as post pandemic the number of digital users has grown many folds.	Bank has framed policies with respect to information technology / cyber security risk which set forth limits, mitigation strategies and internal controls. Information Security Management Policy and Cyber Security Policy are in place for protecting the bank's cyberspace against Cyber - attacks, threats and vulnerabilities.	Positive

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9																												
Policy and management processes																																					
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	NA	Yes	Yes																												
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	NA	Yes	Yes																												
c. Web Link of the Policies, if available	The policies are available on the Banks website www.jkbank.com .																																				
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	NA	Yes	Yes																												
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	No, however in cases where the policies have been incorporated specifically in the Memorandum of Understanding executed between Bank and value chain partners same extend to them.																																				
4. Name of the national and international codes/certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	No specific National or International codes, certifications, labels, standards are applicable for the policies framed, nonetheless same comply with the applicable statutory & regulatory guidelines.																																				
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The company is engaged in the banking business. It is not in the business of manufacturing or activities related to manufacturing/ factories. Nonetheless Bank is committed for enhancing the business and other core activities with least bearings to environment and society. The Bank has employed digitization of its activities with a view to reduce the dependence on natural resources and lessening the carbon emissions.																																				
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Bank provides a widespread banking services/products to satisfaction of its customers through comprehensive infrastructure consisting of branches, ATMs, CDMs and through digital channels like Mobile Banking, WhatsApp Banking, Internet Banking, Point of sale services and UPI. Use of digital channels facilitates the customers to do banking activities, without being physically present at Bank's branch/office, thereby contributing towards reducing the carbon footprints, unnecessary travel, wastage of time and energy. The Bank has also recently adopted Document Management System and e-office as part of Go Green Initiative. All such initiatives are being taken to achieve minimal usage of material resources which affects the environment and society as a whole.																																				
Governance, leadership and oversight																																					
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)																																					
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	The Board of the Bank through respective Committees.																																				
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	<p>Yes, the Bank has Corporate Social Responsibility & Environmental Social and Governance Committee of the Bank which is responsible for decision making on the sustainability related issues. The members of the Committee are as under:</p> <table border="1"> <thead> <tr> <th>S.No</th> <th>Name</th> <th>DIN</th> <th>Designation</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Ms. Shahla Ayoub</td> <td>09834993</td> <td>Chairperson</td> </tr> <tr> <td>02</td> <td>Mr. Baldev Prakash</td> <td>09421701</td> <td>Member</td> </tr> <tr> <td>03</td> <td>Mr. Umesh Chandra Pandey</td> <td>01185085</td> <td>Member</td> </tr> <tr> <td>04</td> <td>Mr. Anil Kumar Goel</td> <td>00672755</td> <td>Member</td> </tr> <tr> <td>05</td> <td>Mr. Anand Kumar</td> <td>03041018</td> <td>Member</td> </tr> <tr> <td>06</td> <td>Mr. Sudhir Gupta</td> <td>09614492</td> <td>Member</td> </tr> </tbody> </table>									S.No	Name	DIN	Designation	01	Ms. Shahla Ayoub	09834993	Chairperson	02	Mr. Baldev Prakash	09421701	Member	03	Mr. Umesh Chandra Pandey	01185085	Member	04	Mr. Anil Kumar Goel	00672755	Member	05	Mr. Anand Kumar	03041018	Member	06	Mr. Sudhir Gupta	09614492	Member
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10. Details of Review of NGRBCs by the Company:																			
Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other - please specify)									
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9	
Performance against above policies and follow up action	The Bank complies with all the policies. The Board of the Bank and its Committees meet periodically inter-alia for evaluating the performance of the Bank and to review the policies and per the timelines stipulated in the policies.																		
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances																			
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.																	No		

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)	Not Applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”. While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by awareness programmes
Board of Directors	05	IT & Cyber Security, Governance	67%
Key Managerial Personnel	02	IT & Cyber Security, advanced programme on strategic leadership	75%
Employees other than BoD and KMPs	250	Capacity building & skill Upgradation	50%
Workers	Not Applicable		

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors/KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	--	Reserve Bank of India	2,14,150.00	Deficiencies observed during inspection.	Yes
	--	Reserve Bank of India	1,00,000.00	Penalty imposed on ATM cash outs.	Yes
	--	Reserve Bank of India	2,50,00,000.00	Penalty imposed for non-compliance with certain directions issued by the RBI on 'Creation of a Central Repository of Large Common Exposures-Across Banks'.	No
	--	Reserve Bank of India	20,000.00	Deficiencies observed during inspection.	No
	--	CBEC	2,290.00	Delayed reporting in GST.	No
	--	BSE Limited	23,600.00	Non-compliance of regulation 60(2) of SEBI LODR Regulations, 2015 in respect of coupon payments for Bonds.	Yes
Settlement	--	--	--	--	--
Compounding fee	--	--	--	--	--
Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	--	--	--	--	--
Punishment	--	--	--	--	--



3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Infirmities observed in the functioning of Currency Chests during RBI inspection. The Bank has represented to the Reserve Bank of India for waiver of penalty. The RBI has granted a waiver of ₹50,000.	Reserve Bank of India
Penalty imposed on ATM cash outs. The Bank has represented to the Reserve Bank of India for waiver of penalty. The RBI has granted a waiver of ₹50,000.	Reserve Bank of India
Non-compliance of regulation 60(2) of SEBI LODR Regulations, 2015 in respect of coupon payments for Bonds. The Bank has contested the levying of fine and has represented for waiver. The BSE limited vide its mail dated 16.05.2024 has waived off penalty pertaining to May-2021, while as request for waiver of penalty pertaining to Dec-2021 is under consideration with the exchange.	BSE Limited

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

There is no policy for anti-corruption or anti-bribery policy in our Bank, however rules regarding prohibition of corruption/ bribery find a place in the Bank's Officers Service Manual (OSM-2022) under the title 'Conduct Rules'. The OSM is available on the Bank's Intranet for information of employees. Further the Bank has put in place the following measures to check corruption or bribery:

The Bank has a functional Vigilance Vertical which is headed by Independent Chief Vigilance Officer (CVO). CVO reports to MD & CEO of the Bank. The CVO looks into vigilance activities of the Bank, identifies corruption prone areas within the Bank and collects information about corruption or malpractices within the Bank by way of surprise visits and offsite surveillance done through Vigilance officers posted at 03 Divisions of the Bank.

The Bank has also in place a "Whistle-Blower Mechanism" which is compliant with regulatory requirements under Section 177 (9) of the Companies Act 2013, and Clause 49 of Equity Listing Agreement as amended by the Securities and Exchange Board of India vide its circular No. CIR/CFD/ Policy Cell/2/2014 dated April 17, 2014.

The Bank has also in place "Protected Disclosures Scheme" which is compliant with RBI directions conveyed vide Circular No. DO DBS. FRMC No. BC 5 /23.02.011 /2006-07 dated April 18, 2007.

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Not Applicable	

6. Details of complaints with regard to conflict of interest:

	FY 2023-24 (Current Financial Year)		FY 2022-23 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest. Nil

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Number of days accounts payables	--	--

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers and related parties along-with loans and advances & investments, with related parties in the following format:

Parameter	Metrics	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as% of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	NA	NA
	b. Sales (Sales to related parties / Total Sales)	NA	NA
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	0.006%	0.010%
	d. Investments(Investments in related parties/Total Investments made)	0.72%	0.24%

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
NA		

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/ No) If yes, provide details of the same.

Yes, the Bank has in place a process to monitor / manage conflict of interests involving members of the Board. As part of the process, the Bank obtains declaration on an annual basis from the Board of Directors. Besides the Bank has formulated and adopted working Code of Conduct for Board of Directors & Senior Management of the Bank. The Code interalia prescribes the circumstances which may likely lead to conflict of interest.



PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

- Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	Current Year Financial	Previous Year Financial	Details of improvements in environmental and social impacts
R&D	Not Applicable		
Capex	Not Applicable		

- Does the entity have procedures in place for sustainable sourcing? (Yes/No) No
 - If yes, what percentage of inputs were sourced sustainably? Not Applicable
- Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.
The Bank is providing financial services and is not engaged in any manufacturing activity. The Bank follows sustainable waste management practices and procedures for the effective disposal of generated waste.
- Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same. N.A

Leadership Indicators

- Has the entity conducted Life Cycle Perspective/Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NIC Code	Name of the Product/ Service	%of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment as conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
Not Applicable					

- If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
Not Applicable		

- Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Not Applicable, the Bank has deployed proper digital solutions and adopted paperless solutions wherever possible.		

- Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable. However, wastes generated out of routine operations are disposed through Local Municipal bodies. Battery Waste, E-waste is returned to the supplier under buy back scheme. No hazardous waste generation due to the nature of activity.					
E-waste						
Hazardous waste						
Other waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not Applicable	

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. a. Details of measures for the well-being of employees:											
Category		% of employees covered by									
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	9260	*	-	9260**	100	NA	NA	9260	100	Nil	Nil
Female	3155	*	-	3155**	100	3155	100	NA	NA	Nil	Nil
Total	12415	-	-	12415	100	3155	100	9260	100	Nil	Nil
Other than Permanent employees											
Male	368	Nil	Nil	368**	100	Nil	Nil	Nil	Nil	Nil	Nil
Female	66	Nil	Nil	66**	100	Nil	Nil	Nil	Nil	Nil	Nil
Total	434	Nil	Nil	434	100	Nil	Nil	Nil	Nil	Nil	Nil
*Active employees are covered under Medical Reimbursement Scheme of the Bank in line with IBA norms. ** Active employees are covered under Group Accidental Insurance Cover (in case of accidental death).											
b. Details of measures for the well-being of workers: Not Applicable											

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format-

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Cost incurred on wellbeing measures as a % of total revenue of the company	0.54%	0.59%

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	35.6	NA	Y	37	NA	Y
Gratuity	100	NA	Y	100	NA	Y
ESI	NA	NA	NA	NA	NA	NA
Others - please specify	NA	NA	NA	NA	NA	NA

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

As per the regulatory requirements, branch/office premises are designed and provided for easy access to differently abled employees. Ramps are facilitated wherever possible in the premises of Bank branches and ATMs.



4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.
 Equal opportunity Policy as per the Rights of Persons with Disabilities Act, 2016 is not in place. However, the Bank ensures that employees with disabilities are provided equal opportunity within the organization.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	Not Applicable	Not Applicable
Female	100%	100%	Not Applicable	Not Applicable
Total	100%	100%	Not Applicable	Not Applicable

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	Yes, a dedicated Grievance Redressal portal has been implemented within the Banks HRMS solution wherein all employees can lodge their grievances.
Other than Permanent Employees	

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 2023-24 (Current Financial Year)			FY 2022-23 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers In respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees	12415	12167	98.00	12786	12526	97.97
- Male	9260	9050	97.73	9561	9337	97.66
- Female	3155	3117	98.80	3225	3189	98.88
Total Permanent Workers	Not Applicable					
- Male	Not Applicable					
- Female	Not Applicable					

8. Details of training given to employees and workers:

Category	FY 2023-24 Current Financial Year						FY 2022-23 Previous Financial Year			
	Total (A)	On Health and safety measures		On Skill up-gradation		Total (D)	On Health and safety measures		On Skill up-gradation	
		No.(B)	%(B/A)	No.(C)	%(C/A)		No.(E)	%(E/D)	No.(F)	%(F/D)
Employees										
Male	9260	0	0	4557	49	9561	0	0	2941	31
Female	3155	0	0	1665	53	3225	0	0	1093	34
Total	12415	0	0	10348		12786	0	0	4034	
Workers										
Male	Not Applicable									
Female	Not Applicable									
Total	Not Applicable									

9. Details of performance and career development reviews of employees and worker:

Category	FY 2023-24 (Current Financial Year)			FY 2022-23 (Previous Financial Year)		
	Total (A)	No.(B)	%(B/A)	Total (C)	No.(D)	%(D/C)
Employees						
Male	9260	9260	100	9561	9561	100
Female	3155	3155	100	3225	3225	100
Total	12415			12786	12786	
Workers						
Male	Not Applicable					
Female						
Total						

10. Health and safety management system:

- a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system? Yes

The Bank's Premises have been provided adequate infrastructure to ensure mitigation of risks associated with Electrical/Fire safety. We have a dedicated doctor at our Corporate Office and Zonal Office -Jammu who are on site for 3 hours daily on three working days from Monday to Friday. All employees and their dependent families are eligible for hospitalization coverage. The Bank also has enhanced the employee benefits for protection of health and well-being such as Group term Life insurance and Group term accidental Insurance.

- b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The Bank takes into consideration the standard work-related hazards associated with electrical/fire and other related incidents. The Bank has put in place an effective security measures to deter miscreants and protect employees/workplaces. Some of the risk mitigation measures in place include-

- Physical security for access control measures at Branches/offices.
- CCTV monitoring
- Adequate lighting arrangements
- Fire-fighting arrangements

- c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)
Not Applicable

- d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)
Yes

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category*	FY 2023-24 Current Financial Year	FY2022-23 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable
No. of fatalities	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	Not Applicable	Not Applicable

*including in the contract workforce

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

The Bank ensures the safety and health of its employees by ensuring that the workplace environment is equipped with necessary infrastructure. Especially in wake of the recent Pandemic, the Bank ensured that Employees resort to COVID related standard operating Procedures for to ensure that there is no spread of COVID or other pathogens amongst each other in the office.

The Bank also takes into consideration the standard Work related hazards associated with Electrical/Fire related incidents, and necessary infrastructure has been deployed at Offices/Branches to mitigate the associated risks. In order to provide



safety to the Female employees of the Bank, an internal committee has been formulated by the he Bank in accordance with the Sexual Harassment of Women at workplace (Prevention, prohibition and Redressal) Act, 2013.

13. Number of Complaints on the following made by employees and workers:

	FY 2023-24 (Current Financial Year)			FY 2022-23 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	NA		Nil	NA	
Health & Safety	Nil	NA		Nil	NA	

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Nil
Working Conditions	Nil

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.
Not Applicable

PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders

Essential Indicators

- Describe the processes for identifying key stakeholder groups of the entity.
The key stakeholders are promoters (Govt. of Union territories of J&K & Ladakh) shareholders, investors, employees, customers and public at large
- List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers & General Public	No	Connect with customers and general public maintained through regular media communications including press releases, advertisements, public notices etc. through all available platforms.	Ongoing	Following its basic analysis, feedback received through print electronic and digital/ social media platforms is forwarded to relevant departments of the bank to ensure its proper registration and resolution.
Employees	No	Email, SMS, Banks Intranet, Internal Meetings	Fortnightly/ Monthly/ Half yearly/ Annually	Review/official communication / seeking employee feedback
Investors/ Shareholders/ Analyst	No	E-mail, website, newspaper releases, Analyst meets and conference calls, Annual General Meeting, publications, letters, and social media,	Ongoing	To provide the information about the financial health of the Bank and to comply the regulatory requirements
Institutions & Industry Bodies		Meetings, discussions, Newspaper and website	Ongoing	To appraise about the customized products and services
Governments & Regulatory Authorities	No	Letters, Emails, website, publication press release	Ongoing	In case of Bank the Govt.s of UTs of J&K Ladakh are the promoters having Majority shareholding as such they are required to be updated and informed. The regulatory authorities are informed to achieve the required compliances

Communities & Civil Society/ NGOs	No	Email, Newspaper, Advertisements, publications, website and social media,	Ongoing	Support CSR projects, Financial inclusion and other relevant matters affecting the public at large.
Suppliers	No	Website, advertisements, email, letters	Ongoing	Vendor assessment and review, service and business related issues.

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.
Engaging with stakeholders is a primary focus for the Bank in terms of communicating its performance and strategy. One key stakeholder that the Bank actively engages with is its customers. The Bank utilizes various channels such as its mobile banking platform, website, and regular interactions through branches and bank executives to establish effective communication with customers. The objective is to keep customers informed about the Bank's key deliverables and performance. The interactions with customers are recorded by the Customer Care Division and presented to the Customer Service Committee, which is an identified committee of the Board.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

The Board recognizes the importance of customer feedback and takes it seriously in its decision-making processes. By involving the Customer Service Committee, the Board ensures that customer perspectives and concerns are given due consideration when formulating strategies and making important decisions. This approach helps the Bank align its actions with the expectations and needs of its customers, fostering a stronger relationship and better service delivery.

Overall, the Bank places high value on stakeholder engagement, particularly with customers, and has established a structured process to capture their feedback and incorporate it into the decision-making at the Board level. This commitment reflects the Bank's dedication to maintaining open and transparent communication with stakeholders and delivering on their expectations.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

The Bank through Corporate Governance and disclosures is committed to being transparent to its stakeholders. The Bank on regular basis engages with its stakeholders particularly customers and responsibly deliver on various issues and concerns about the bank and its future endeavors.

The Bank engages with socially vulnerable / marginalized stakeholders through bank officials at branches, CSR initiatives, employment melas, contact centre and through digital and print modes.

The actions taken for meeting the following needs and services:-

- Deliver 24x7 service
- Robust digital banking facilities viz. AEPS, etc.
- IVR services through vernacular languages
- Hassle-free customer services delivery

Besides, as a responsible corporate citizen, J&K Bank envisions to integrate its strategic intent and business goals with the needs of the society in order to achieve an inclusive, sustainable and harmonious ecosystem. This represents the core principle and forms the basis of the Bank's CSR policy.



**PRINCIPLE 5 Businesses should respect and promote human rights
Essential Indicators**

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	%(B/A)	Total (C)	No. of employees / workers covered (D)	%(D / C)
Employees						
Permanent	12415	1862	15	12786	1023	8
Other than permanent	--	--	--	--	--	--
Total Employees	12415	1862	15	12786	1023	8
Workers						
Permanent	Not Applicable					
Other than permanent						
Total Workers						

2. Details of minimum wages paid to employees and workers, in the following format:

Category	Total (A)	FY 2023-24 Current Financial Year				FY 2022-23 Previous Financial Year				
		Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	%(B / A)	No. (C)	%(C / A)		No. (E)	%(E / D)	No. (F)	%(F/D)
Employees										
Permanent	12415	--	--	12415	100	12786	--	--	12786	100
Male	9260	--	--	9260	100	9561	--	--	9561	100
Female	3155	--	--	3155	100	3225	--	--	3225	100
Other than Permanent	434	--	--	434	100	437	--	--	--	100
Male	368	--	--	368	100	370	--	--	--	100
Female	66	--	--	66	100	67	--	--	--	100
Workers										
Permanent	Not Applicable									
Male										
Female										
Other than Permanent										
Male										
Female										

3. Details of remuneration/salary/wages

a. Median Remuneration/ Wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	Please refer to Annexure 3 of Directors Report Section of this Annual Report.			
Key Managerial Personnel				
Employees other than BoD and KMP				
Workers	Not Applicable			

b. Gross wages paid to females as % of total wages paid by the entity in the following format:

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Gross wages paid to females as % of total wages	23.09	22.50

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, the Head of Human Resources who is responsible for the human resources function and the Industrial Relations Officer (IRO) oversee and address any issue arising from any human rights impact or issues caused or contributed to by the business.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

The Bank has deployed an "Employee grievance" portal on the Bank's Intranet for employees to record and register their grievance.

6. Number of Complaints on the following made by employees and workers:

	FY2023-24 Current Financial Year			FY 2022-23 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	2	0	--	1	0	--
Discrimination at workplace	0	0	--	0	0	--
Child Labour	0	0	--	0	0	--
Forced Labour/ Involuntary Labour	0	0	--	0	0	--
Wages	0	0	--	0	0	--
Other human rights related issues	0	0	--	0	0	--

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	02	01
Complaints on POSH as a % of female employees / workers	0.06	0.03
Complaints on POSH upheld	00	00

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

Cases related to prevention of sexual harassment at work place are treated with utmost sensitivity and confidentially in line with the guidelines of the Sexual Harassment of Women at Work Place (prevention, prohibition and redressal) Act 2013. Further, the Bank provides protection against discrimination to employees who makes disclosure or raises a concern under the whistle blower policy.

The Company strictly prohibits any attempt of retaliation by anyone against any employee who raises a concern. Human rights requirements form a part of the Bank's business agreements and contracts as and where relevant.



9. Do human rights requirements form part of your business agreements and contracts? (Yes/No) Yes

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Nil
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others - please specify	

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.
Not Applicable

PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment
Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	--	--
Total fuel consumption (B)	--	--
Energy consumption through other sources (C)	0.0052x10 ¹⁴ joules	0.0052x10 ¹⁴ joules
Total energy consumed from renewable sources (A+B+C)	0.0052x10 ¹⁴ joules	0.0052x10 ¹⁴ joules
From non-renewable sources		
Total electricity consumption (D)	0.7969x10 ¹⁴ joules	1.0046x10 ¹⁴ joules
Total fuel consumption (E)	0.5433x10 ¹⁴ joules	0.3387x10 ¹⁴ joules
Energy consumption through other sources (F)	--	--
Total energy consumed from non-renewable sources (D+E+F)	1.3402x10 ¹⁴ joules	1.3433x10 ¹⁴ joules
Total energy consumed (A+B+C+D+E+F)	1.3454x10 ¹⁴ joules	1.3485x10 ¹⁴ joules
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	1121 joules	1333 joules
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed/Revenue from operations adjusted for PPP)		
Energy intensity in terms of physical output		
Energy intensity (optional) - the relevant metric may be selected by the entity		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any. Not Applicable

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)		
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)		
Water intensity in terms of physical output		
Water intensity (optional) - the relevant metric may be selected by the entity		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

4. Provide the following details related to water discharged:

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	Not Applicable	
- No treatment		
- With treatment - please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment - please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment - please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment - please specify level of treatment		
(v) Others		
- No treatment		
- With treatment - please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No



5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation. No
6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
NOx		Not Applicable (Being a banking company, the activities/ operations carried out does not lead to emission of effluent gases)	
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others - please specify			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	Not Applicable (Being a banking company, the activities/ operations carried out does not lead to emission of effluent gases)	
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent		
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)			
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)			
Total Scope 1 and Scope 2 emission intensity in terms of physical output			
Total Scope 1 and Scope 2 emission intensity (optional) - the relevant metric may be selected by the entity			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. N.A

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details. N.A

9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste (A)	Not Applicable	
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G +H)		
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations)		
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)		
Waste intensity in terms of physical output		
Waste intensity (optional) – the relevant metric may be selected by the entity		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	Not Applicable	
(ii) Re-used		
(iii) Other recovery operations		
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	Not Applicable	
(ii) Landfilling		
(iii) Other disposal operations		
Total		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes. Not Applicable
11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

S. No.	Location of operations/ offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not Applicable			



12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

S. No.	Specify the law/ regulation/guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective Action taken, if any
Not Applicable				

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

- (i) Name of the area
- (ii) Nature of operations
- (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) - the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	Not Applicable	
- No treatment		
- With treatment - please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment - please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment - please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment - please specify level of treatment		
(v) Others		
- No treatment		
- With treatment - please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. N.A



2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2023-24 (Current Financial Year)	FY 2022-23 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	Not Applicable	Not Applicable
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) - the relevant metric may be selected by the entity			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)
If yes, name of the external agency. No

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities. Not Applicable

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Not Applicable			

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.
The Bank is committed to ensuring that it is able to operate on an ongoing basis and will always endeavor to continue business on behalf of customers with minimal interruption to services in the event of business disruption and ensure continual improvement by adopting best practices/ changes in Bank's BCMS framework.
For a robust BCMS (Business Continuity Management System) and to enhance resilience to disruptions, protect key assets, maintain customer service and preserve reputation and competitive advantage, Bank has aligned its BCP with ISO 22301 Standards.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.
Not Applicable

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.
Not Applicable





PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National).
1	Fixed Income Money Market & Derivatives Association of India (FIMMDA).	National
2	Foreign Exchange Dealers Association of India (FEDAI)	National
3	Indian Banks Association (IBA)	National
4	KCCI (Kashmir Chamber of Commerce & Industry)	State
5	Federation of Indian Chambers of Commerce & Industry (FICCI)	National

2. Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
Not Applicable		

Leadership Indicators

3. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly/ Others - please specify)	Web Link, if available
The Bank does not participate in policy advocacy but is involved in consultation/ discussion forums with the government and other bodies in the banking industries.					

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.
No such project undertaken.
2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:
No such project undertaken.
3. Describe the mechanisms to receive and redress grievances of the community.

For facilitating hassle free escalation of grievances & service requests, Bank has notified various communication channels in the public domain which include on-line grievance portal on website.

Customers are provided the facility of registering their service request through mPay and eBanking channels for hassle free escalation of grievances & Service Requests. The customers receive acknowledgement of their complaint/Service Request instantly with unique ID for future reference and tracking.

The customer complaints/Service Requests are processed and disposed-off through the Grievance Portal within defined TAT and response/ reply is sent to the complainant/ customer through Portal/ Email/SMS. Root cause analysis of complaints is performed so as to plug the gaps, if any, and avoid recurrence of complaints on similar grounds.

The customer complaints which are partially or wholly rejected by the Bank are auto-escalated to Bank's Internal Ombudsman for opinion before conveying final decision to the customer.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:
Not Applicable

5. Job creation in smaller towns - Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 2023-24 Current Financial Year	FY 2022-23 Previous Financial Year
Rural	35.60%	34.57%
Semi-urban	16.08%	15.88%
Urban	26.92%	27.84%
Metropolitan	21.40%	21.71%

(Note: excluding provisioning cost on account of superannuation benefits and wage revision)

Leadership Indicators

- Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):
Not Applicable
- Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S. No.	State	Aspirational District	Amount spent (In INR)
01	J&K	Kupwara	2745300
02	J&K	Baramulla	245300

- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) No
 - From which marginalized /vulnerable groups do you procure? N.A
 - What percentage of total procurement (by value) does it constitute? N.A

- Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Not Applicable				

- Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of the authority	Brief of the Case	Corrective action taken
Not Applicable		

- Details of beneficiaries of CSR Projects:

S. No	CSR Project	No. of persons benefitted from the CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1	Contribution towards Upgrading facilities of Sainik Bhawan Jammu & Srinagar for the welfare of war veterans and dependents of Army/Navy/Air force Martyrs	346000 (beneficiaries include ex-servicemen and their dependents)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
2	Providing equipment to Life Help Centre for Child Care - a school for specially abled children	35	100%
3	Project on Menstrual Hygiene - Campaign for preventive healthcare measures for Women.	50000	80% (as the majority of the awareness camps were conducted in govt. schools located in rural areas wherein majority of the students enrolled are usually from economically/weaker and under-privileged sections of the society)



S. No	CSR Project	No. of persons benefited from the CSR Projects	% of beneficiaries from vulnerable and marginalised groups
4	Contribution towards establishment of Shina Cultural Centre at Dawar Gurez by Indian Army	Over 30000 Annually (Average number of tourists visiting Gurez per year)	Not quantifiable
5	Contribution towards upgrading Infrastructure of Rural Self-Employment Training Institutes (RSETIs) run by J&K Bank	Over 5000 annually (minimum number of trainees in the RSETIs per year)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
6	Financial Literacy Campaign	5000000	Not quantifiable
7	Contribution towards establishment of library at Zanaskar.	Over 3000 annually (number of children in the age group of 11 to 25)	95% (as over 95% of Ladakh UT's population is categorized as ST)
8	Entrepreneurship Development Project in collaboration with SIDBI - Focussed on Homestay training programme	150 (number of trainees from rural off-beat tourist destinations trained during the programme)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
9	Entrepreneurship Development Programme in collaboration with NIESBUD, Ministry of Skill Development, GOI	300 (trainees from J&K UT)	30% (though the trainings were imparted to unemployed youth, an estimated 30% of the trainee group belonged to poor economic background)
10	Nasha Mukta Campaign aimed at achieving drug and tobacco free society	128112	100%
11	Providing One Critical Care Ambulance to SKIMS, Srinagar and Two Ambulances to GMC Jammu	Over 10000 annually (vis-à-vis the number of patients who need ambulance services)	90% (govt.-run hospitals are mostly frequented by Economically weaker sections and people belonging to other marginalized and vulnerable sections of society)
12	Providing medical equipment to SKIMS, Srinagar and GMC Jammu	Over 10000 annually	90%- (govt.-run hospitals are mostly frequented by Economically weaker sections and people belonging to other marginalized and vulnerable sections of society)
13	Providing E-Vehicles to Central University Jammu, BGSBU Rajouri, University of Jammu and NIT Srinagar	Over 13000 annually (being number of students enrolled in these institutes)	50% (being the percentage of specially-abled students and students from other marginalized/vulnerable sections of the society)
14	Entrepreneurship Development Programme in collaboration with NIESBUD, Ministry of Skill Development, GOI	150 (number of trainees trained in the programme in Ladakh UT)	95% (as over 95% of Ladakh UT's population is categorized as ST)
15	Hearing aids and speech therapy Program to provide hearing assessment, speech therapy and hearing aids to poor and needy	2500	100% (project was focused on people from poor economic background)
16	Contribution to JKBRSETI Society for Construction of RSETI Buildings	5000 + (Minimum budding entrepreneurs receiving training from RSETIs per year)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
17	Contribution towards establishing smart classes in University of Kashmir.	5000 + (As the facility will remotely connect students from affiliated colleges, multiplier effect is expected to take number of beneficiaries even more)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)

S. No	CSR Project	No. of persons benefitted from the CSR Projects	% of beneficiaries from vulnerable and marginalised groups
18	Contribution towards augmentation of infra at special schools, orphanages & old age homes run by Dept. of Social Welfare J&K	500	100%
19	Contribution towards establishing Libraries at 10 locations in Kashmir	1000 (Conservative number of 100 people to visit each library regularly)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
20	Contribution towards Establishing Smart classrooms and computer lab at SMVD Gurukul and SMVD College of Nursing	Over 300 (Based on student strength of the two educational centers)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
21	Funding Agriculture Production Department's "Kisan Sathi Chatbot" (an AI enabled virtual assistant for farmers) for one year	1000 (project in its infancy, future number of beneficiaries expected to be in tens of thousands)	Not Quantifiable
22	Contribution towards construction of Girls Hostel by Sewa Bharti at Gandoh Bhalessa, Doda	60 (being the total intake capacity of the hostel)	100%
23	Contribution towards construction of mechanized Sewage Treatment Plant (STP) at District Hospital Bandipora	Not quantifiable (Project to have larger impact on the ecological balance of the highly eco-sensitive geography of the district given the project site's proximity to famed Wullar Lake)	Not quantifiable
24	Contribution towards development of Modern Bus Stops/ Passenger Shed for Srinagar & Jammu Smart City Electric Bus Projects	2000000 (Population of Srinagar and Jammu cities and some percentage of rural population that is connected to the larger E-bus project)	Not quantifiable (Environment related CSR activities serve the larger purpose of environmental sustainability by reducing carbon footprint and decreasing pollution levels).
25	Providing Patient Transport Trolleys and Wheelchairs to the Govt./ Semi Govt. Hospitals of J&K and Ladakh	Over 150000 (calculated as per one beneficiary of the item per day)	90%- (govt.-run hospitals are mostly frequented by Economically weaker sections and people belonging to other marginalized and vulnerable sections of society)
26	Providing ambulance to health centre of SKUAST-K	Over 15000 (students, staff and the people from University's immediate catchment area)	Not quantifiable
27	Funding livelihood generation project through walnut plantation in Kishtawar	100 (number of beneficiaries of the project)	80% (majority of the beneficiaries belonged to the remote rural & marginalized community of kishtawar)
28	Providing dustbins to DC office srinagar	Not quantifiable (Eco-friendly orientation of the project)	Not quantifiable



S. No	CSR Project	No. of persons benefitted from the CSR Projects	% of beneficiaries from vulnerable and marginalised groups
29	Providing Medical Equipment to Maha Bodhi Karuna Charitable Hospital	500 (1% of the hospital's average footfall of over 50000)	95% (as over 95% of the Ladakh UT's population is categorized as ST)
30	contribution towards sports academies (football academies of Bank)	40 (Number of trainees in the academies every year)	Not quantifiable
31	Contribution towards Aspirational District Kupwara for construction of Fish Sale Outlet	Not quantifiable (Community development oriented project that will primarily contribute to growth and development of regional sub-economy)	Not quantifiable
32	Contribution towards Humanity Welfare Organization for purchase of One School bus for specially-abled students	75 (being 50% of the number of special children enrolled in the school)	100%
33	Contribution to Swami Vivekananda Medical Mission Hospital for medical equipment	740 (being 1% of the hospital's average annual footfall)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
34	Contribution to Army Goodwill School Harka Bahadur for one School Bus	100 (being 20% of the students currently enrolled in the school. Bus to make multiple rounds to ferry the students)	95% (as over 95% of the Ladakh UT's population is categorized as ST)
35	Contribution to Mool Sustainability for community development program of ST Village	1083 (being the number of people who benefitted from the project)	100%
36	Support to District Court Jammu for construction of Ladies Washroom	Not quantifiable	Not quantifiable
37	Providing seating benches to various institutions	Not quantifiable	Not quantifiable
38	Establishing smart classes in Sainik School Nagrota	500 (being the number of students currently enrolled in the school)	50% (conservative estimates based on the data available with regard to vulnerable sections of the society in J&K)
39	Contribution towards construction of pre-fab patient/attendant sheds at District Hospital Kargil	Over 10000 (average of 32 people each day as the sheds have the capacity of accommodating 32 people)	95%- (govt.-run hospitals are mostly frequented by Economically weaker sections and people belonging to other marginalized and vulnerable sections of society)
40	Contribution towards providing one animal ambulance to Narsingh Gao Seva Samiti, Kathua	Not quantifiable	Not quantifiable

S. No	CSR Project	No. of persons benefitted from the CSR Projects	% of beneficiaries from vulnerable and marginalised groups
41	Contribution towards providing one school bus and four smart classes to Chinar Kashmir's hostel for orphan and destitute children	48 (being the number of children currently in the hostel)	100%

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

- Describe the mechanisms in place to receive and respond to consumer complaints and feedback.
For facilitating hassle free escalation of grievances & service requests, Bank has notified various communication channels in the public domain which include on-line grievance portal on website.

Customers are provided the facility of registering their service request through mPay and eBanking channels for hassle free escalation of grievances & Service Requests. The customers receive acknowledgement of their complaint/Service Request instantly with unique ID for future reference and tracking.

The customer complaints/Service Requests are processed and disposed-off through the Grievance Portal within defined TAT and response/ reply is sent to the complainant/ customer through Portal/ Email/SMS. Root cause analysis of complaints is performed so as to plug the gaps, if any, and avoid recurrence of complaints on similar grounds.

The customer complaints which are partially or wholly rejected by the Bank are auto-escalated to Bank's Internal Ombudsman for opinion before conveying final decision to the customer.

- Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable
Safe and responsible usage	
Recycling and/or safe disposal	

- Number of consumer complaints in respect of the following:

	FY 2023-24 (Current Financial Year)		Remarks	FY (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at the end of year		Received during the year	Pending resolution at the end of year	
Data Privacy	47	1		14	0	
Advertising	0	0		0	0	
Cyber Security	22	2		3	0	
Delivery of essential services	388	7		93	0	
Restrictive Trade Practices	0	0		0	0	
Unfair trade practices	0	0		0	0	
Other	3040	388		1552	33	

- Details of instances of product recalls on account of safety issues:
Not Applicable
- Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.
The Bank has a Cyber Security policy which is for internal use and consumption. The Data Privacy related controls are mentioned in the product related policies available on the website of the Bank like Internet Banking policy, Mobile banking policy, etc.



6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services. Nil
7. Provide the following information relating to data breaches:
 - a. Number of instances of data breaches along-with impact. Nil
 - b. Percentage of data breaches involving personally identifiable information of customers. Nil
 - c. Impact if any of the data breaches. Nil

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

The information about our products is available on our website www.jkbank.com or a customer can access product and service information through whatsapp banking / chatbot.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services. Besides Information about our various products and services, advisories are prominently displayed on Bank's social media handles viz. Facebook, X formerly Twitter, Instagram, YouTube, LinkedIn, and a series about Cyber Jagrukta Abhiyan is published in Print Media & Social Media Handles on 1st Wednesday of every month.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services. The Bank has a Business Continuity Plan measures in place in case of any eventuality and the same is properly communicated to our customers through social media, print media and other relevant channels. For instance, in case of system updations, proper SMS is sent to customers on their registered numbers regarding downtime of these systems which are usually carried out off-business hours. Further in case of relocation of a branch or office premise, suitable communication in advance is sent to all customers about the change.

During pandemic also, communications were sent on regular intervals to customers to use bank's digital banking services. Awareness across the enterprise about COVID-19 precautions were also disseminated in multilingual format on Bank's website for customers and our employees.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.
No

Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No) No