CIN: L65110JK1938SGC000048



## Board Secretariat

Ref:-JKB/BS/F3652/2024/202 Date: 25th October, 2024

National Stock Exchange of India Ltd

Exchange Plaza 5<sup>th</sup> Floor Plot No. C/1 G-Block Bandra Kurla Complex Bandra (E) Mumbai - 400 051 Symbol: J&KBANK

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

SUB: -STATEMENT OF DEVIATION(S) OR VARIATION(S) UNDER REGULATION 32 OF SEBI (LODR) REGULATIONS, 2015

Dear Sirs,

Pursuant to Regulation 32 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, we are enclosing herewith Statement of Deviation(s)/Variation(s) in utilisation of funds raised by the Bank.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully For Jammu and Kashmir Bank Limited

CIN: L65110JK1938SGC000048

 Corporate Headquarters
 T +91 (0)194 248 3775
 W www.jkbank.com

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# Board Secretariat

	Stateme	nt of Deviation	on / Var	iation	in utilisation	of funds raised			
Name of listed entity					Jammu and Kashmir Bank Limited				
Mode of Fund Rais					ntial Issue	Limited			
	Date of Raising Funds								
Amount Raised	1103			20-03-2 Rs. 250					
Report filed for Qu	iarter ended				ber 30, 2024				
Monitoring Agency				Not app					
<u> </u>	Name, if applicabl	<u> </u>		Not App					
	n / Variation in use			No.	ricabic				
If yes, whether t	he same is pursuai s, which was appro	nt to change in te		Not App	olicable				
If Yes, Date of sha	reholder Approval			Not App	licable				
Explanation for th	e Deviation / Variat	tion		Not App	licable				
Comments of the	Audit Committee af	ter review		NIL					
Comments of the	auditors, if any			Not Applicable					
	Objects for which funds have been raised and where there has been a deviation, in the following table			To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any		
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 250 crores	0		Rs. 250 crores	0	NA		

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# Board Secretariat

	Stateme	nt of Deviation	on / Var	iation	in utilisation	of funds raised	24 25 26 1 1 1 1 1 2 1 2 2 2 2 2 2 2 2 2 2 2	
Name of listed ent	,				and Kashmir Bank	Limited		
Mode of Fund Rais	<u> </u>				ntial Issue			
Date of Raising Fu	nds			07-06-2				
Amount Raised				Rs. 282				
Report filed for Qu					ber 30, 2024			
Monitoring Agency				Not app				
,	Name, if applicabl			Not App	olicable			
	n / Variation in use			No	11			
	he same is pursualis, which was appro			Not App	olicable			
If Yes, Date of sha	reholder Approval			Not App	licable			
Explanation for th	e Deviation / Varia	tion		Not App	licable			
Comments of the	Audit Committee af	ter review		NIL				
Comments of the	auditors, if any			NIL				
	Objects for which funds have been raised and where there has been a deviation, in the following table			To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any	
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 282 crores	0		Rs. 282 crores	0	NA	

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# Board Secretariat

	Stateme	ent of Deviati	ion / Var	iation	in utilisation	of funds raised		
Name of listed ent	ity			Jammu and Kashmir Bank Limited				
Mode of Fund Rais	ing			Prefere	ntial Issue			
Date of Raising Funds					.020			
Amount Raised								
Report filed for Qu	arter ended				ber 30, 2024			
Monitoring Agency					olicable			
Monitoring Agency					olicable			
Is there a Deviatio				No				
If yes, whether the contract or object				Not Ap	olicable			
If Yes, Date of sha	reholder Approval			Not App	olicable			
Explanation for the	e Deviation / Varia	tion		Not Ap	olicable			
Comments of the A	Audit Committee a	fter review		NIL				
Comments of the a	auditors, if any			NIL				
been a deviation,	been a deviation, in the following table			requirements for perusing Bank's growth plans and to maintain the Capita Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation for the object for which the funds have been raised.				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any	
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 500 Crores	0		Rs. 500 Crores	0	NA	



 
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 Kashmir, India

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	Stateme	nt of Deviation	on / Var	iation	in utilisation	of funds raised			
Name of listed ent	itv			Jammu and Kashmir Bank Limited					
Mode of Fund Rais	,				ntial Issue				
Date of Raising Fu	Date of Raising Funds								
Amount Raised				Rs. 500	crores				
Report filed for Qu	arter ended				ber 30, 2024				
Monitoring Agency				Not app	licable				
Monitoring Agency	Name, if applicabl	е		Not App	licable				
Is there a Deviatio				No					
If yes, whether the contract or object		nt to change in te ved by the shareho		Not App	olicable				
If Yes, Date of sha	reholder Approval			Not App	licable				
Explanation for the	e Deviation / Varia	tion		Not App	licable				
Comments of the	Audit Committee af	ter review		NIL					
Comments of the a	auditors, if any			NIL					
been a deviation,	Objects for which funds have been raised and where there has been a deviation, in the following table				To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any		
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 500 crores	0		Rs. 500 crores	0	NA		

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# Board Secretariat

	Stateme	nt of Deviation	on / Var	iation	in utilisation	of funds raised				
Name of listed entity					Jammu and Kashmir Bank Limited					
Mode of Fund Rais				ESPS						
Date of Raising Funds					021					
Amount Raised				Rs. 150	Crores					
Report filed for Qu	uarter ended				ber 30, 2024					
Monitoring Agency				Not app	licable					
Monitoring Agency	Name, if applicabl	e		Not App						
	n / Variation in use			No						
	ne same is pursual s, which was appro			Not App	olicable					
If Yes, Date of sha	reholder Approval			Not App	licable					
Explanation for the	e Deviation / Varia	tion		Not App	licable					
Comments of the A	Audit Committee af	ter review		NIL						
Comments of the a	auditors, if any			NIL						
been a deviation,	Objects for which funds have been raised and where there has been a deviation, in the following table			requirements for perusing Bank's growth plans and to maintain the Capita Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any			
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 150 Crores	0		Rs. 150 Crores	0	NA			

CIN: L65110JK1938SGC000048



# Board Secretariat

Name of listed ent	ity			Jammu	and Kashmir Bank	Limited		
Mode of Fund Rais				QIP				
Date of Raising Funds					022			
Amount Raised				Rs. 93.5	0 Crores			
Report filed for Qu	uarter ended			Septem	ber 30, 2024			
Monitoring Agency				Not app				
Monitoring Agency	Name, if applicable	le		Not App	licable			
	n / Variation in use			No				
		nt to change in te oved by the sharehol		Not App	licable			
If Yes, Date of sha	reholder Approval			Not App	licable			
Explanation for th	e Deviation / Varia	tion		Not App	licable			
Comments of the A	Audit Committee a	fter review		NIL				
Comments of the a	auditors, if any			NIL				
Jeen a gernandi,	in the following tal			requirements for perusing Bank's growth plans and to maintain the Capit. Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any	
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of	None	Rs. 93.50 Crores	0		Rs. 93.50 Crores	0	NA	

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# Board Secretariat

	Stateme	ent of Deviation	/ Var	iation	in utilisation of	funds raised				
Name of listed ent	,					Jammu and Kashmir Bank Limited				
Mode of Fund Rais	ing			ESPS						
Date of Raising Fu	nds			21-03-2						
Amount Raised					.75 Crores					
Report filed for Qu					ber 30, 2024					
Monitoring Agency				Not app						
	Name, if applicab			Not App	olicable					
	n / Variation in us			No						
		ant to change in terms oved by the shareholder		Not App	blicable					
If Yes, Date of sha	reholder Approval			Not App	olicable					
Explanation for th	e Deviation / Varia	ation		Not App	olicable					
Comments of the A	Audit Committee a	fter review		NIL						
Comments of the a	auditors, if any			NIL						
,	peen a deviation, in the following table			requirements for perusing Bank's growth plans and to maintain the Capita Adequacy Ratio as per the regulatory guidelines/norms laid down by th Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any			
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs.274.75 Crores	0		Rs.274.75 Crores	0	NA			

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	Stateme	ent of Deviation	on / Var	iation	in utilisation	of funds raised		
N. Clin I.				1 .	11/ 1 : 5 1	1		
Name of listed ent	,				and Kashmir Bank	Limited		
Mode of Fund Rais	<u> </u>			QIP 15-12-2	022			
Date of Raising Ful Amount Raised	nas			Rs. 750				
Report filed for Qu	iartor andod				ber 30, 2024			
Monitoring Agency				Not app	,			
	Name, if applicabl	0		Not App				
<u> </u>	n / Variation in use			Not App	nicable			
		nt to change in te	orms of a	Not App	dicable			
		ved by the shareho		Νοί Αρμ	dicable			
If Yes, Date of sha	reholder Approval			Not App	licable			
Explanation for the	e Deviation / Varia	tion		Not App	licable			
Comments of the A	Audit Committee at	fter review		NIL				
Comments of the a	auditors, if any			NIL				
been a deviation,	Objects for which funds have been raised and where there has been a deviation, in the following table			requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any	
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 750 Crores	0		Rs. 750 Crores	0	NA	