

FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11of the Companies (Management and Administration) Rules, 2014]



सत्यमेव जयते

Annual Return (other than OPCs and Small Companies)

Form language English Hindi

Refer the instruction kit for filing the form.

I. REGISTRATION AND OTHER DETAILS

(i) * Corporate Identification Number (CIN) of the company

L65110JK1938SGC000048

Pre-fill

Global Location Number (GLN) of the company

* Permanent Account Number (PAN) of the company

AAACT6167G

(ii) (a) Name of the company

JAMMU AND KASHMIR BANK L

(b) Registered office address

(CORPORATE HEADQUARTERS),M.A.ROAD,SRINA
SRINAGAR
Jammu & Kashmir
190001
India

(c) *e-mail ID of the company

board.sectt@jkbmail.com

(d) *Telephone number with STD code

01942483775

(e) Website

www.jkbank.com

(iii) Date of Incorporation

01/10/1938

(iv)	Type of the Company	Category of the Company	Sub-category of the Company
	Public Company	Company limited by shares	State Government Company

(v) Whether company is having share capital

Yes No

(vi) *Whether shares listed on recognized Stock Exchange(s)

Yes No

(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	The BSE Limited	1,024
2	National Stock Exchange of India Limited	1

(b) CIN of the Registrar and Transfer Agent

U72400TG2017PTC117649

Pre-fill

Name of the Registrar and Transfer Agent

KFIN TECHNOLOGIES PRIVATE LIMITED

Registered office address of the Registrar and Transfer Agents

Selenium, Tower B, Plot No- 31 & 32,
Financial District, Nanakramguda, Serilingampally

(vii) *Financial year From date 01/04/2020 (DD/MM/YYYY) To date 31/03/2021 (DD/MM/YYYY)

(viii) *Whether Annual general meeting (AGM) held Yes No

(a) If yes, date of AGM

30/09/2021

(b) Due date of AGM

30/09/2021

(c) Whether any extension for AGM granted

Yes No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities

1

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K1	Banking activities by Central, Commercial and Saving banks	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

*No. of Companies for which information is to be given

3

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1	JKB FINANCIAL SERVICES LIMIT	U65990JK2008SGC002931	Subsidiary	100
2	JAMMU AND KASHMIR ASSET	U65929JK2017SGC009944	Associate	49

3	J&K GRAMEEN BANK		Associate	35
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IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) *SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Total number of equity shares	2,500,000,000	713,668,938	713,450,938	713,450,938
Total amount of equity shares (in Rupees)	2,500,000,000	713,668,938	713,450,938	713,450,938

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of equity shares	2,500,000,000	713,668,938	713,450,938	713,450,938
Nominal value per share (in rupees)	1	1	1	1
Total amount of equity shares (in rupees)	2,500,000,000	713,668,938	713,450,938	713,450,938

(b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes

0

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
Equity shares						
At the beginning of the year	13,071,026	700,379,912	713450938	713,450,938	713,450,938	
Increase during the year	0	224,900	224900	0	0	0
i. Public Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	0
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0	0	0
v. ESOPs	0	0	0	0	0	0
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	0
x. Others, specify		224,900	224900			
INCREASE IN DEMAT HOLDING						
Decrease during the year	224,900	0	224900	0	0	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify	224,900		224900			
DECREASE IN DEMAT HOLDING						
At the end of the year	12,846,126	700,604,812	713450938	713,450,938	713,450,938	
Preference shares						
At the beginning of the year	0	0	0	0	0	
Increase during the year	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0

iii. Others, specify						
Decrease during the year	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify						
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

INE168A01041

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) *

Nil

[Details being provided in a CD/Digital Media]

Yes No Not Applicable

Separate sheet attached for details of transfers

Yes No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

Date of the previous annual general meeting	
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Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor <input type="text"/>			
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee <input type="text"/>			
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor <input type="text"/>			
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee <input type="text"/>			
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

(iv) *Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	20,000	1000000	20,000,000,000
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			20,000,000,000

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	20,000,000,000	0	0	20,000,000,000
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V. *Turnover and net worth of the company (as defined in the Companies Act, 2013)**(i) Turnover**

88,300,818,000

(ii) Net worth of the Company

58,529,892,000

VI. (a) *SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	

2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	486,425,578	68.18	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	0	0	0	
10.	Others	0	0	0	
	Total	486,425,578	68.18	0	0

Total number of shareholders (promoters)

2

(b) *SHARE HOLDING PATTERN - Public/Other than promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	6,550,846	0.92	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	15,374,694	2.15	0	

4.	Banks	200	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	25,593,133	3.59	0	
7.	Mutual funds	1,349,624	0.19	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	15,851,376	2.22	0	
10.	Others Individual, NBFC, Clearing M	162,305,487	22.75	0	
	Total	227,025,360	31.82	0	0

Total number of shareholders (other than promoters)

145,011

Total number of shareholders (Promoters+Public/
Other than promoters)

145,013

(c) *Details of Foreign institutional investors' (FIIs) holding shares of the company

0

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held

**VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
(Details, Promoters, Members (other than promoters), Debenture holders)**

Details	At the beginning of the year	At the end of the year
Promoters	2	2
Members (other than promoters)	103,621	145,011
Debenture holders	112	116

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

(A) *Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A. Promoter	1	2	1	1	0	0
B. Non-Promoter	0	5	0	7	0	0

(i) Non-Independent	0	2	0	4	0	0
(ii) Independent	0	3	0	3	0	0
C. Nominee Directors representing	0	1	0	1	0	0
(i) Banks & FIs	0	1	0	1	0	0
(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0
(v) Others	0	0	0	0	0	0
Total	1	8	1	9	0	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 12

(B) (i) *Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
R K CHHIBBER	08190084	Managing Director	11,000	
ARUN KUMAR MEHTA	02712778	Nominee director	0	01/09/2021
NITISHWAR KUMAR	05326456	Additional director	0	
RIGZIAN SAMPHEAL	08157221	Director appointed	0	21/04/2021
ANIL KUMAR MISRA	08066460	Nominee director	0	
VIKRAM GUJRAL	03637222	Director	0	30/09/2021
RAJEEV LOCHAN BISH	00130335	Director	0	
MONICA DHAWAN	01963007	Director	0	
NABA KISHORE SAHO	07654279	Director	0	
MOHMAD ISHAQ WAN	08944038	Additional director	0	
RAJNI MAHAJAN	AARPS3074R	CFO	0	
MOHAMMAD SHAFI MI	ALKPM5652R	Company Secretar	0	

(ii) Particulars of change in director(s) and Key managerial personnel during the year 7

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
NITISHWAR KUMAR	05326456	Additional director	09/10/2020	Appointment
RIGZIAN SAMPHEAL	08157221	Director appointed	22/12/2020	Appointment
ZUBAIR IQBAL	08742685	Nominee director	15/05/2020	Appointment
MOHMAD ISHAQ WAN	08944038	Additional director	06/11/2020	Appointment
ZUBAIR IQBAL	08742685	Nominee director	03/03/2021	Cessation
BIPUL PATHAK	08077260	Nominee director	17/09/2020	Cessation
SONAM WANGCHUK	07662456	Director	16/09/2020	Cessation

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

Number of meetings held

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	28/09/2020	105,445	35	68.19

B. BOARD MEETINGS

*Number of meetings held

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	15/04/2020	9	8	88.89
2	22/04/2020	9	8	88.89
3	16/05/2020	9	7	77.78
4	01/06/2020	10	10	100
5	29/06/2020	10	9	90
6	28/08/2020	10	8	80

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
7	08/09/2020	10	7	70
8	10/09/2020	10	7	70
9	09/10/2020	8	8	100
10	06/11/2020	9	8	88.89
11	22/12/2020	10	8	80
12	29/12/2020	11	8	72.73

C. COMMITTEE MEETINGS

Number of meetings held

56

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1	Management (	15/04/2020	6	4	66.67
2	Management (	15/09/2020	6	4	66.67
3	Management (	22/12/2020	5	4	80
4	Management (	19/01/2021	5	4	80
5	Management (	23/03/2021	5	4	80
6	Audit Committ	22/04/2020	4	4	100
7	Audit Committ	28/04/2020	4	4	100
8	Audit Committ	20/06/2020	4	4	100
9	Audit Committ	28/06/2020	4	4	100
10	Audit Committ	24/08/2020	4	4	100

D. * ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on 30/09/2021 (Y/N/NA)
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	

1	R K CHHIBBE	16	16	100	32	32	100	Yes
2	ARUN KUMAR	16	12	75	25	4	16	No
3	NITISHWAR K	7	1	14.29	0	0	0	No
4	RIGZIAN SAM	5	1	20	0	0	0	Not Applicable
5	ANIL KUMAR	16	13	81.25	10	9	90	No
6	VIKRAM GUJRAL	16	15	93.75	22	22	100	Not Applicable
7	RAJEEV LOC	16	16	100	40	40	100	Yes
8	MONICA DHA	16	16	100	31	31	100	Yes
9	NABA KISHOR	16	16	100	43	43	100	Yes
10	MOHMAD ISH	6	6	100	0	0	0	Yes

X. *REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

1

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	R K CHHIBBER	CHAIRMAN ANI	6,657,861.1	0	0	159,800	0
	Total		6,657,861.1	0	0	159,800	0

Number of CEO, CFO and Company secretary whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	RAJNI MAHAJAN	CHIEF FINANC	2,785,862	0	0	1,293,114	0
2	MOHAMMAD SHAF	COMPANY SEC	1,772,472			698,583	0
	Total		4,558,334	0	0	1,991,697	0

Number of other directors whose remuneration details to be entered

8

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	ANIL KUMAR MISR	DIRECTOR	0	0	0	880,000	0
2	VIKRAM GUJRAL	DIRECTOR	0	0	0	1,520,000	0
3	SONAM WANGCHI	DIRECTOR	0	0	0	240,000	0

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
4	ZUBAIR IQBAL	DIRECTOR	0	0	0	480,000	0
5	MOHMAD ISHAQ V	DIRECTOR	0	0	0	240,000	0
6	RAJEEV LOCHAN I	DIRECTOR	0	0	0	2,320,000	0
7	MONICA DHAWAN	DIRECTOR	0	0	0	2,120,000	0
8	NABA KISHORE S/	DIRECTOR	0	0	0	2,440,000	0
	Total		0	0	0	10,240,000	0

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

* A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year Yes No

B. If No, give reasons/observations

XII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS Nil

11

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status
Jammu and Kashn	Director, Financial	18/12/2020	Non-compliance with	Details Attached	Details Attached
Jammu and Kashn	RESERVE BANK O	23/06/2020	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	17/08/2020	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	16/10/2020	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	21/10/2020	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	22/10/2020	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	03/12/2020	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	29/12/2020	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	07/01/2021	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	04/02/2021	RBI master circular	Details Attached	Not Applicable
Jammu and Kashn	RESERVE BANK O	23/03/2021	RBI master circular	Details Attached	Not Applicable

(B) DETAILS OF COMPOUNDING OF OFFENCES Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

Yes No

(In case of 'No', submit the details separately through the method specified in instruction kit)

XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

DSM RAM

Whether associate or fellow

Associate Fellow

Certificate of practice number

4239

I/We certify that:

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.

(b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

Declaration

I am Authorised by the Board of Directors of the company vide resolution no. ...

35

dated

15/12/2016

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form.

Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

RAJESH
KUMAR
CHHIBBER

DIN of the director

08190084

To be digitally signed by

MOHAMMA
D SHAFI
MIR

Company Secretary

Company secretary in practice

Membership number

Certificate of practice number

Attachments

- 1. List of share holders, debenture holders
- 2. Approval letter for extension of AGM;
- 3. Copy of MGT-8;
- 4. Optional Attachment(s), if any

Attach
Attach
Attach
Attach

List of attachments

FPC.pdf
Meeting_Attendance_Details.pdf
Penalties.pdf
MGT-8 - 2021.pdf
List_of_Debenture_Holders.pdf

Remove attachment

Modify

Check Form

Prescrutiny

Submit

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company


J&K Bank
Board Secretariat
BOARD MEETINGS

S. No.	Date of Meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1.	15.04.2020	9	8	88.88%
2.	22.04.2020	9	8	88.88%
3.	16.05.2020/17.05.2020	9	7	66.66%
4.	01.06.2020	10	10	100%
5.	29.06.2020	10	9	90%
6.	28.08.2020	10	8	80%
7.	08.09.2020	10	7	70%
8.	10.09.2020	10	7	70%
9.	09.10.2020	8	8	100%
10.	06.11.2020	9	8	88.88%
11.	22.12.2020	10	8	80%
12.	29.12.2020	11	8	72.73%
13.	19.01.2021	11	9	81.82%
14.	09.02.2021	11	10	90.91%
15.	25.02.2021	11	9	81.82%
16.	23.03.2021	10	7	70%

COMMITTEE MEETINGS

S. No.	Type of meeting	Date of Meeting	Total Number of directors associated as on the date of meeting	Attendance	
				Number of directors attended	% of attendance
1	Management Committee	15.04.2020	6	4	66.67%
2	Management Committee	15.09.2020	6	4	66.67%
3	Management Committee	22.12.2020	5	4	80%
4	Management Committee	19.01.2021	5	4	80%
5	Management Committee	23.03.2021	5	4	80%
6	Audit Committee	22.04.2020/23.04.2020	4	4	100%
7	Audit Committee	28.04.2020	4	4	100%
8	Audit Committee	20.06.2020	4	4	100%
9	Audit Committee	28.06.2020	4	4	100%
10	Audit Committee	24.08.2020	4	4	100%
11	Audit Committee	09.09.2020	4	4	100%
12	Audit Committee	05.11.2020	4	4	100%
13	Audit Committee	21.12.2020	4	3	75%
14	Audit Committee	08.02.2021/09.02.2021	4	4	100%
15	Audit Committee	26.02.2021	4	4	100%



Board Secretariat



16	Integrated Risk Management Committee	15.04.2020	5	3	66.67%
17	Integrated Risk Management Committee	08.09.2020	5	3	60%
18	Integrated Risk Management Committee	26.11.2020	4	3	75%
19	Integrated Risk Management Committee	09.02.2021	4	3	75%
20	Stakeholders Relationship Committee	15.04.2020	4	3	50%
21	Stakeholders Relationship Committee	26.11.2020	3	2	66.67%
22	Stakeholders Relationship Committee	09.02.2021	3	2	66.67%
23	Nomination & Remuneration Committee	17.05.2020	3	3	100%
24	Nomination & Remuneration Committee	01.06.2020	3	3	100%
25	Nomination & Remuneration Committee	08.10.2020	3	3	100%
26	Nomination & Remuneration Committee	05.11.2020	3	3	100%
27	Nomination & Remuneration Committee	21.12.2020	3	3	100%
28	Nomination & Remuneration Committee	31.03.2021	3	3	100%
29	Customer Service Committee	15.04.2020	5	4	75%
30	Customer Service Committee	28.09.2020	4	4	100%
31	Customer Service Committee	26.11.2020	4	3	75%
32	Customer Service Committee	26.02.2021	4	3	75%
33	Corporate Social Responsibility Committee	15.04.2020	4	3	75%
34	Corporate Social Responsibility Committee	01.06.2020	4	3	75%
35	Corporate Social Responsibility Committee	19.01.2021	4	3	75%
36	Information Technology Strategy Committee	01.06.2020	4	3	75%
37	Information Technology Strategy Committee	24.08.2020	4	3	75%
38	Information Technology Strategy Committee	13.10.2020	3	3	100%
39	Information Technology Strategy Committee	05.11.2020	3	3	100%
40	Information Technology Strategy Committee	08.02.2021	3	3	100%
41	Legal and Impaired Asset Resolution Committee	15.04.2020	5	3	60%
42	Legal and Impaired Asset Resolution Committee	26.11.2020	4	3	75%
43	Legal and Impaired Asset Resolution Committee	23.03.2021	4	3	75%
44	HRD Committee	15.04.2020	4	4	50%
45	HRD Committee	28.09.2020	3	2	66.67%
46	HRD Committee	21.01.2021 & 08.02.2021	3	3	100%
47	Investment Committee	01.06.2020	4	3	75%
48	Investment Committee	24.08.2020	4	3	75%
49	Investment Committee	26.11.2020	3	3	100%
50	Investment Committee	22.03.2021	3	3	100%
51	Special Committee of Board on Frauds	15.04.2020	5	4	80%
52	Special Committee of Board on Frauds	28.09.2020	4	4	100%
53	Special Committee of Board on Frauds	21.12.2020	4	4	100%
54	Special Committee of Board on Frauds	22.03.2021	4	4	100%
55	GST Steering Committee	24.08.2020	3	3	100%
56	GST Steering Committee	26.11.2020	3	3	100%



Board Secretariat



ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on 30/09/2021 (Y/N/NA)
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	
1.	R K Chhibber	16	16	100%	32	32	100%	Y
2.	Arun Kumar Mehta, IAS	16	12	75%	25	4	16%	N
3.	Nitishwar Kumar, IAS	7	1	14.28%	0	0	0	N
4.	Bipul Pathak, IAS	8	4	50%	7	1	14.28%	NA
5.	Rigzian Sampheal	5	1	20%	0	0	0	NA
6.	Anil Kumar Misra	16	13	81.25%	10	9	90%	N
7.	Vikram Gujral	16	15	93.75%	22	22	100%	Y
8.	Rajeev Lochan Bishnoi	16	16	100%	40	40	100%	Y
9.	Monica Dhawan	16	16	100%	31	31	100%	Y
10.	Naba Kishore Sahoo	16	16	100%	43	43	100%	Y
11.	Zubair Iqbal	12	12	100%	0	0	0	NA
12.	Mohmad Ishaq Wani	6	6	100%	0	0	0	Y
13.	Sonam Wangchuk	8	4	50%	6	2	33.33%	NA

For Jammu and Kashmir Bank Limited


 Mohammad Shafi Mir
 Company Secretary


Board Secretariat



LIST OF DEBENTUREHOLDERS AS ON 31.03.2021

Name of the bond holder	Reference Number	Number of debentures	Total amount of debentures
RAJ KUMAR AGGARWAL	INE168A08038	1	1000000
PROMILA KUMARI	INE168A08038	2	1000000
MANOJ KUMAR	INE168A08038	1	1000000
RAJ KUMAR AGGARWAL (HUF)	INE168A08038	2	2000000
BOCHASANWASI SHRIAKSHARPURUSHOTTAM SWAMINARAYAN SANSTHA	INE168A08038	87	87000000
GUJARAT NARMADA VALLEY FERTILIZERS AND CHEMICALS LIMITED	INE168A08038	58	58000000
AIIMS CPF ACCOUNT	INE168A08038	220	220000000
ARMY GROUP INSURANCE FUND	INE168A08038	1200	1200000000
NUCLEAR POWER CORPORATION OF INDIA LIMITED EMPLOYEES PROVIDENT FUND	INE168A08038	100	100000000
PRADEEP SALGAONKAR	INE168A08038	4	4000000
HUDCO EMPLOYEES C P F TRUST	INE168A08038	15	15000000
DURGAPUR STEEL PLANT PROVIDENT FUND TRUST	INE168A08038	190	190000000
POWER FINANCE CORPORATION LTD EMPLOYEES PROVIDENT FUND	INE168A08038	42	42000000
PPL EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	10	10000000
ITW INDIA EMPLOYEES PROVIDENT FUND	INE168A08038	2	2000000
ALL INDIA MANAGEMENT ASSOCIATION EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	1	2000000
INDIAN SEAMLESS SUPERANNUATION SCHEME	INE168A08038	2	2000000
TATA ENERGY RESEARCH INSTITUTE PROVIDENT FUND	INE168A08038	6	6000000
MURUGAPPA MANAGEMENT SERVICES LIMITED EMPLOYEES PROVIDENT FUND	INE168A08038	11	11000000
THE INDIAN SEAMLESS METAL TUBES LTD PROVIDENT FUND	INE168A08038	4	4000000
TELECOMMUNICATION CONSULTANTS INDIA LIMITED EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	7	7000000
PFC EMPLOYEES GRATUITY FUND	INE168A08038	6	6000000
D S I D C LIMITED EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	10	10000000
HINDUSTAN AERONAUTICS LIMITED NASIK DIVISION PROVIDENT FUND	INE168A08038	22	22000000
SHRIRAM PISTONS AND RINGS LIMITED OFFICERS PROVIDENT FUND TRUST	INE168A08038	7	7000000
KURJI HOLY FAMILY HOSPITAL EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	2	2000000
HINDUSTAN COPPER LIMITED INDIAN COPPER COMPLEX EMPLOYEES PROVIDENT FUND	INE168A08038	30	30000000



HAL HYD DIVN PROVIDENT FUND	INE168A08038	34	34000000
DHRANGADHRA CHEMICAL WORKS EMPLOYEES PROVIDENT FUND	INE168A08038	2	2000000
RCF LTD EMPLOYEES PROVIDENT FUND	INE168A08038	40	40000000
JK PAPER LIMITED (JK PAPER MILLS) COMPULSORY EMPLOYEES PROVIDENT FUND	INE168A08038	5	5000000
DALMIA (BROS) PRIVATE LIMITED PROVIDENT FUND TRUST	INE168A08038	3	3000000
GWSSB -ECPF TRUST	INE168A08038	200	200000000
SUNFLAG IRON AND STEEL COMPANY LIMITED EMPLOYEES PROVIDENT FUND	INE168A08038	2	2000000
ISMTEL PROVIDENT FUND (UNIT B)	INE168A08038	2	2000000
BCS EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	3	3000000
MTNL GPF TRUST	INE168A08038	100	100000000
BOARD OF TRUSTEES FOR BOKARO STEEL EMPLOYEES PROVIDENT FUND	INE168A08038	100	100000000
A P S R T C EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	50	50000000
DIMENSION FINANCIAL SOLUTIONS PRIVATE LTD	INE168A08038	1	1000000
BERGER PAINTS PROVIDENT FUND (COVERED)	INE168A08038	6	6000000
HPGCL EMPLOYEES PENSION FUND TRUST	INE168A08038	350	350000000
KARNATAKA POWER CORPORATION LTD EMP CONTRIBUTORY PROVIDENT FUND TRUST	INE168A08038	20	20000000
IRCON MEDICAL TRUST	INE168A08038	3	3000000
APSPDCL PENSION AND GRATUITY TRUST	INE168A08038	203	203000000
BALLY JUTE MILLS EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	2	2000000
DELHI GYMKHANA CLUB LTD EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	2	2000000
APSRTC EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	100	100000000
GRATUITY FUND OF HOUSING DEVELOPMENT FINANCE CORPORATION LTD	INE168A08038	10	10000000
SUPERANNUATION FUND OF HOUSING DEVELOPMENT FINANCE CORPORATION LTD	INE168A08038	10	10000000
HOUSING DEVELOPMENT FINANCE CORPORATION LTD - PROVIDENT FUND	INE168A08038	50	50000000
NATIONAL FERTILIZERS LIMITED EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	40	40000000
BOARD OF TRUSTEES M .S. R.T.C. CPF	INE168A08038	420	420000000
BHARAT EARTH MOVERS LTD. PROVIDENT FUND TRUST	INE168A08038	60	60000000
NATIONAL HYDROELECTRIC POWER CORPORATION LIMITED EMPLOYEES PROVIDENT FUND	INE168A08038	180	180000000
BHARAT ELECTRONICS LIMITED PROVIDENT FUND	INE168A08038	50	50000000
CENTRAL SILK BOARD GENERAL PROVIDENT FUND	INE168A08038	20	20000000
RURAL ELECTRIFICATION CORPORATION LIMITED CONTRIBUTORY PROVIDENT FUND	INE168A08038	15	15000000
DEY'S MEDICAL STORES (MANUFACTURING) LIMITED PROVIDENT FUND	INE168A08038	1	1000000
SHREE SERVICES PROVIDENT FUND INSTITUTION	INE168A08038	1	1000000



PUNJAB STATE POWER CORPORATION PROVIDENT FUND TRUST	INE168A08038	200	20000000
CENTRE FOR DEVELOPMENT OF TELEMATICS EMPLOYEES PROVIDENT FUND TRUST	INE168A08038	62	62000000
THE DELHI FLOUR MILLS CO LTD PROVIDENT FUND TRUST	INE168A08038	5	5000000
NATIONAL CO-OPERATIVE DEVELOPMENT CORPORATION EMPLOYEES PROVIDENT FUND	INE168A08038	2	2000000
THE PROVIDENT FUND TRUST FOR THE EMPLOYEES OF INDIAN OIL CORPORATION LTD (MD)	INE168A08038	561	561000000
THE INSTITUTE OF COST AND WORKS ACCOUNTANTS OF INDIA EMPLOYEES' PROVIDENT FUND	INE168A08038	3	3000000
DLF CONTRIBUTORY PROVIDENT FUND	INE168A08038	40	40000000
R SETHURAMAN	INE168A08046	1	1000000
GUJARAT NARMADA VALLEY FERTILIZERS AND CHEMICALS LIMITED	INE168A08046	62	62000000
ARMY GROUP INSURANCE FUND	INE168A08046	400	400000000
CREDIT SUISSE AG	INE168A08046	107	107000000
INDUSIND BANK LIMITED TREASURY DEPT	INE168A08046	925	925000000
JOHN OAKLEY AND MOHAN LIMITED EMPLOYEES PROVIDENT FUND TRUST	INE168A08046	1	1000000
HUDCO EMPLOYEES C P F TRUST	INE168A08046	19	19000000
GUJARAT GUARDIAN LIMITED EMPLOYEES PROVIDENT FUND	INE168A08046	2	2000000
BIRLA INDUSTRIES PROVIDENT FUND	INE168A08046	21	21000000
POWER FINANCE CORPORATION LTD EMPLOYEES PROVIDENT FUND	INE168A08046	77	77000000
PPL EMPLOYEES PROVIDENT FUND TRUST	INE168A08046	10	10000000
NATIONAL BUILDINGS CONSTRUCTION CORPORATION CONTRIBUTORY PROVIDENT FUND TRUST	INE168A08046	179	179000000
AIMIL LTD STAFF PROVIDENT FUND	INE168A08046	5	5000000
TELECOMMUNICATION CONSULTANTS INDIA LIMITED EMPLOYEES PROVIDENT FUND TRUST	INE168A08046	5	5000000
PFC EMPLOYEES GRATUITY FUND	INE168A08046	4	4000000
D S I D C LIMITED EMPLOYEES PROVIDENT FUND TRUST	INE168A08046	1	1000000
HINDUSTAN AERONAUTICS LIMITED NASIK DIVISION PROVIDENT FUND	INE168A08046	200	200000000
SHRIRAM PISTONS AND RINGS LIMITED OFFICERS PROVIDENT FUND TRUST	INE168A08046	5	5000000
HINDUSTAN COPPER LIMITED INDIAN COPPER COMPLEX EMPLOYEES PROVIDENT FUND	INE168A08046	30	30000000
EMPIRE INDUSTRIES LTD GARLICK ENGINEERING STAFF PROVIDENT FUND	INE168A08046	1	1000000
HAL HYD DIVN PROVIDENT FUND	INE168A08046	40	40000000
SAIL EMPLOYEES SUPERANNUATION BENEFIT FUND	INE168A08046	326	326000000
JK PAPER LIMITED (JK PAPER MILLS) COMPULSORY EMPLOYEES PROVIDENT FUND	INE168A08046	4	4000000
THE TRUSTEES LOYAL TEXTILE MILLS LTD EMPLOYEES PROVIDENT FUND	INE168A08046	11	11000000



GWSSB -ECPF TRUST	INE168A08046	100	100000000
THE TRUSTEES VALLI COTTON TRADERS LTD EMPLOYEES GRATUITY FUND	INE168A08046	3	3000000
THE TRUSTEES LOYAL TEXTILE MILLS LTD EMPLOYEES GRATUITY FUND	INE168A08046	2	2000000
SICOM LIMITED	INE168A08046	382	382000000
BOARD OF TRUSTEES FOR BOKARO STEEL EMPLOYEES PROVIDENT FUND	INE168A08046	50	50000000
TRUSTEES PROJECTS AND DEVELOPMENT INDIA LIMITED EMPLOYEES PROVIDENT FUND SIND	INE168A08046	10	10000000
NBCC EMPLOYEES DEATH CUM SUPERANNUATION GRATUITY TRUST	INE168A08046	72	72000000
CHHATTISGARH STATE ELECTRICITY BOARD (CSEB) PROVIDENT FUND TRUST	INE168A08046	50	50000000
CHHATTISGARH STATE ELECTRICITY BOARD GRATUITYAND PENSION FUND TRUST	INE168A08046	50	50000000
MAZAGON DOCK LTD OPERATIVES PROVIDENT FUND	INE168A08046	20	20000000
APSPDCL PENSION AND GRATUITY TRUST	INE168A08046	146	146000000
APSRTC EMPLOYEES PROVIDENT FUND TRUST	INE168A08046	100	100000000
BOARD OF TRUSTEES M .S. R.T.C. CPF	INE168A08046	350	350000000
BHARATIYA RESERVE BANK NOTE MUDRAN PVT LTD EMPLOYEES PROVIDENT FUND TRUST	INE168A08046	109	109000000
BHARAT EARTH MOVERS LTD. PROVIDENT FUND TRUST	INE168A08046	30	30000000
SAIL PROVIDENT FUND TRUST	INE168A08046	102	102000000
DEY'S MEDICAL STORES (MANUFACTURING) LIMITED PROVIDENT FUND	INE168A08046	1	1000000
SHREE SERVICES PROVIDENT FUND INSTITUTION	INE168A08046	1	1000000
GIRISH SUBASH	INE168A08046	1	1000000
RAMU MAHALINGAM S	INE168A08046	1	1000000
MAHALAKSHMI V	INE168A08046	1	1000000
TAJ RESIDENCY EPF TRUST	INE168A08046	3	3000000
THE PROVIDENT FUND TRUST FOR THE EMPLOYEES OF INDIAN OIL CORPORATION LTD (MD)	INE168A08046	980	980000000
ADDITIONAL PROVIDENT FUND COMMISSIONER JAMMU	INE168A08061	5000	5000000000
ADDITIONAL PROVIDENT FUND COMMISSIONER SRINAGAR	INR168A08061	5000	5000000000

For Jammu and Kashmir Bank Limited



Mohammad Shafi Mir
Company Secretary



FORM MGT – 8[Pursuant to Section 92 (2) of the Companies Act, 2013 and rule 11 (2) of the
Companies (Management and Administration) Rules, 2014]**CERTIFICATE BY A COMPANY SECRETARY IN PRACTICE**

I have examined the registers, records and books and papers of Jammu and Kashmir Bank Limited(CIN: L65110JK1938SGC000048)as required to be maintained under the Companies Act, 2013 ('the Act') and the rules made there under for the financial year ended on 31stMarch 2021. In my opinion and to the best of my information and according to the examinations carried out by me and explanations furnished to me by the bank, its officers and agents, I certify that:

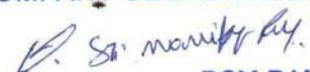
- A. The Annual Return states the facts as at the close of aforesaid financial year correctly and adequately.

For the financial data in this Annual return, we have relied on the relevant audited Financial Statements of the Bank for the year ended 31stMarch, 2021, which were adopted by the members in the 83rdAnnual General Meeting.

In respect of Serial No. VII of the MGT - 7 pertaining to 'Penalty and Punishment – Details thereof', we have relied on the records of the Bank and representations made by the Bank and its officers

- B. During the aforesaid financial year, the bank has complied with provisions of the Act & Rules made there under in respect of:
1. its status under the Act i.e., Listed Government Banking Company & Limited by Shares
 2. Maintenance of registers and records and making entries therein within the time prescribed thereof;
 3. Filing of forms and returns are not stated in the Annual Return since there is no requirement. The bank had filed the forms and returns with Registrar of Companies within the prescribed time limits except as under:
 - a) Form MGT-14 with regard to Alteration of Articles of Association was filed on 15.02.2021(Special Resolution was passed on 28.09.2020). Bank has sought the approval of members for Alteration of certain regulations of the Articles of Association which were subject to the approval of the Reserve bank of India & the same has been mentioned in the Explanatory Statement pursuant to Section 102 of the Companies Act, 2013. However, delay in filing the form was occurred on account of delay in receiving reply from the Reserve bank of India.

**For DSMR & ASSOCIATES
COMPANY SECRETARIES**



**DSM RAM
PROPRIETOR
C.P.No 4239**

The following forms were filed under the CFSS Scheme issued by the Ministry of Corporate Affairs:

- a) Form MGT-14 for Extension of term of CFO was filed on 14.07.2020 (Date of event being 01.06.2020)
- b) Form MGT-14 for Extension of term of MD was filed on 14.07.2020 (Date of event being 15.04.2020)
- c) Form MGT-14 for submission of Financial results was filed on 25.09.2020 (Date of event being 29.06.2020)
- d) Form MGT-14 relating to the previous year for filing of resolutions under Section 179 of the Companies Act, 2013
- e) Form MGT-14 relating to the previous year for filing of resolutions under Section 179 of the Companies Act, 2013

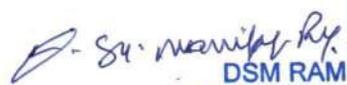
The following forms though were filed after the due date without any additional fees levied by the MCA system:

- a) Form AOC-4 (CFS) regarding filing of financial statements for the financial year 2019 – 2020 (the corresponding Form AOC-4 was filed within due date)
- b) Form DIR-12 relating to the Appointment of Mr. Nitishwar Kumar was filed on 27th November, 2020 (Date of event being 9th October, 2020)

The bank was not required to file any forms with the Regional Director, and Tribunal, the Court.

4. Calling, convening and holding meetings of Board of Directors, Committee meetings, Resolutions passed by Circulation and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given have been properly recorded in the Minute Book and registers maintained for the purpose and the same have been signed. The bank was not required to pass any resolution by postal ballot.
5. Since the bank has not declared any dividend, there was no such requirement to close the Register of Members as per the SEBI (Listing regulations) 2015. Hence the Bank did not close its register of members.
6. Being a Banking Company, the provisions of Section 185 (1) and (2) are not applicable since extending of loans and giving of guarantees and providing of securities is in the ordinary course of its business. The loans are given on the rates prescribed by the Reserve Bank of India.
7. There were contracts and arrangements with related parties which were in the ordinary course of business and on the arm's length basis as specified in the provisions of Section 188 of the Act;

**For DSMR & ASSOCIATES
COMPANY SECRETARIES**


**DSM RAM
PROPRIETOR
C.P.No. 4239**

8. There was no issue or allotment of shares, and no request was received for buy back of securities, and there were no preference shares in the Bank and there was no reduction of share capital or conversion of shares/securities.

The Bank has increased its authorised share capital from Rs.95 crores divided into 95,00,00,000 Equity Shares of Re.1/- each to Rs.250 crores divided into 250,00,00,000 Equity Shares of Re.1/- each after obtaining the approval of members in the Annual General Meeting held on 28th September, 2020.

However, requests were received with regard to transmission of shares and issue of Duplicate Certificates have been dispatched within the stipulated time as per the provisions of Companies Act, 2013.

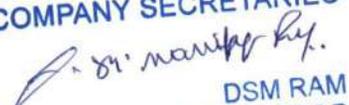
9. Keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act- Not Applicable
10. The bank has not declared any dividend for the year ended 31st March 2021. However, the bank was required to transfer the unclaimed/ unpaid dividend amounting to Rs.76,59,800.00 to Investor Education and Protection Fund and underlying shares in respect of the shareholders whose dividend has not been claimed were transferred to IEPF Authority.
11. Signing of audited financial statement as per the provisions of Section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
12. appointment, re-appointments, disclosures of the Directors and KMP and the remuneration paid to them:

The Board of the Bank is not properly constituted since it did not have adequate number of rotational directors as mandated under the provisions of Section 152 of the Companies Act, 2013.

The following changes happened in the composition of the Board During the year under report:

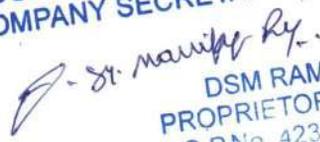
- Mr. Zubair Iqbal, (DIN: 08742685) was appointed as a Government Nominee Director on the board of the bank with effect from 15th May 2020 and the same was taken on record by the board in their meeting held on 16th May 2020.
- Mr. Sonam Wangchuk, (DIN: 07662456) has resigned from the post of directorship with effect from 16th September, 2020 and the same was taken on record and approved by Resolution passed by circulation on 19th September 2020.
- Mr. Bipul Pathak, (DIN: 08077260) ceased to be Director upon withdrawal of his nomination by the Government with effect from 17th September, 2020 and the same was taken on record by the Board in their meeting held on 9th October 2020.

For DSMR & ASSOCIATES
COMPANY SECRETARIES


DSM RAM
PROPRIETOR
C.P.No 4239

- Mr. Nitishwar Kumar (DIN:05326456) Director was appointed as an additional director with effect from 09th October 2020 to hold office till the next Annual General Meeting and the same was approved by the board in their meeting held on 9th October 2020.
 - Mr. Mohmad IshaqWani (DIN:08944038) was appointed as an additional director on 06th November 2020 to hold office till the next Annual General Meeting and the same was approved by the board in their meeting held on 06th November 2020.
 - Mr. RigzianSampheal (DIN:08157221) was appointed as a director of the bank in the board meeting held on 22nd December 2020 to fill up the Casual Vacancy caused due to the resignation of Mr. Sonam Wangchuk, (DIN: 07662456).
 - Mr. Zubair Iqbal, (DIN: 08742685) ceased to be Director upon withdrawal of his nomination by the Government with effect from 3rd March, 2021 and the same was taken on record by the Board in their meeting held on 23rd March, 2021.
13. Being a Government Company, the auditors are required to be appointed by the Comptroller and Auditor-General of India within a period of 180 days from the commencement of the financial year. The Auditors so appointed shall hold office till the conclusion of the annual general meeting as per the provisions of Section 139 of the Act. There was no such instance of casual vacancy of the auditor.
14. During the year approvals wherever required were taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act.
15. Being a Banking Company, acceptance, renewal and repayment of deposits are not applicable;
16. Being a banking Company, Acceptance of deposits received from public shall not be deemed to be borrowings within the meaning of clause c of Section 180(1)(a) of the Companies Act, 2013. The borrowings made by the Bank by issue of the debentures are within the limits specified in the act.
17. Being a Banking Company, the provisions of Section 186 of the Act relating to giving of loans and making of investments or guarantees given or providing of securities to other bodies corporate or persons are not applicable.

For DSMR & ASSOCIATES
COMPANY SECRETARIES


DSM RAM
PROPRIETOR
C.P.No 4239

18. During the period under review, the Bank has sought the approval of members by passing a special resolution in the Annual General Meeting held on 28th September 2020 for Alteration of certain regulations of the Articles of Association which were subject to the approval of the Reserve Bank of India & the same has been mentioned in the Explanatory Statement pursuant to Section 102 of the Companies Act, 2013. However, Form MGT-14 with regard to Alteration of Articles of Association was filed on 15th February, 2021.

The bank has altered the Capital Clause of its Memorandum of Association by increasing its Authorized Capital from Rs.95,00,00,000 divided into 95,00,00,000 equity shares of Re.1/- each to Rs.250,00,00,000 divided into 250,00,00,000 equity shares of Re.1/- each by passing a Special resolution in the Annual General Meeting held on 28th September 2020.

Place: Hyderabad
Date: 29th December, 2021

For **DSMR & Associates**
Company Secretaries



DSM Ram
Proprietor

C. P. No.:4239

UDIN: A014939C001991243

JAMMU & KASHMIR BANK LIMITED
FOREIGN PORTFOLIO - CORP as on 31 March 2021

Srl #	DPID	Client Id/Folio	Name	Shares	Percentage
1	IN303173	20124492	EAST BRIDGE CAPITAL MASTER FUND ILTD	10243362	1.4357
2	IN300167	10092885	RETAIL EMPLOYEES SUPERANNUATION PTY. LIMITED AS TR	1970227	0.2762
3	IN300054	10086171	HOSKING GLOBAL FUND PLC-HOSKING GLOBAL SUB FUND NO	1874461	0.2627
4	IN303173	20006339	EAST BRIDGE CAPITAL MASTER FUND LIMITED	1514310	0.2123
5	IN300167	10096503	SUNSUPER SUPERANNUATION FUND	1326667	0.1860
6	IN300054	10013410	EMERGING MARKETS CORE EQUITY PORTFOLIO (THE PORTFO	1313032	0.1840
7	IN300054	10090050	HOSTPLUS POOLED SUPERANNUATION TRUST HOSKING PARTN	1130132	0.1584
8	IN303438	10010807	NORDEA 1 SICAV - INDIAN EQUITY FUND	1032526	0.1447
9	IN300054	10040054	DIMENSIONAL EMERGING MARKETS VALUE FUND	768439	0.1077
10	IN300167	10157954	VFMC INTERNATIONAL EQUITY TRUST 2	653648	0.0916
11	IN301799	10088458	BOWHEAD INDIA FUND	505600	0.0709
12	IN300167	10157946	VFMC INTERNATIONAL EQUITY TRUST 1	436632	0.0612
13	IN300054	10094198	WM POOL - EQUITIES TRUST NO. 72	395054	0.0554
14	IN303438	10018123	THE MASTER TRUST BANK OF JAPAN, LTD.AS TRUSTEE FOR	374231	0.0525
15	IN300054	10079064	COMMONWEALTH BANK GROUP SUPER-WGSS02	319763	0.0448
16	IN300167	10030167	CITY OF NEW YORK GROUP TRUST	275433	0.0386
17	IN300167	10110233	STANLIB FUNDS LIMITED- STANLIB MULTI-MANAGER GLOBA	200052	0.0280
18	IN300167	10138930	HOSKING PARTNERS COLLECTIVE INVESTMENT TRUST	158297	0.0222
19	IN300167	10156689	EMERGING MARKETS CORE EQUITY FUND OF DIMENSIONAL F	123240	0.0173
20	IN300054	10025384	T.A. WORLD EX U.S. CORE EQUITY PORTFOLIO OF DFA IN	112876	0.0158
21	IN300054	10109125	HOSKING PARTNERS GLOBAL EQUITY FUND	104267	0.0146
22	IN300167	10021055	ALASKA PERMANENT FUND	104037	0.0146
23	IN300167	10100511	EMERGING MARKETS TARGETED VALUE FUND OF THE DIMENS	84010	0.0118
24	IN300054	10084844	QUEENSLAND INVESTMENT TRUST NO 2	73955	0.0104
25	IN300167	10050169	CASEY FAMILY PROGRAMS	68873	0.0097
26	IN300167	10100587	EMERGING MARKETS VALUE FUND OF DIMENSIONAL FUNDS P	57429	0.0080
27	IN300054	10032536	CITY OF LOS ANGELES FIRE AND POLICE PENSION PLAN	51993	0.0073
28	IN303173	20000220	PREMIER INVESTMENT FUND LIMITED	49500	0.0069
29	IN300167	10159933	AMERICAN CENTURY ETF TRUST-AVANTIS EMERGING MARKET	48816	0.0068
30	IN300054	10013268	THE EMERGING MARKETS SMALL CAP SERIES OF THE DFA I	46539	0.0065
31	IN301524	30049717	DFA INTERNATIONAL CORE EQUITY FUND	46345	0.0065
32	IN300054	10017712	EMERGING MARKETS SOCIAL CORE EQUITY PORTFOLIO OF D	42458	0.0060
33	IN300054	10023614	UTAH STATE RETIREMENT SYSTEMS	26534	0.0037
34	IN300167	10135343	OREGON PUBLIC EMPLOYEES RETIREMENT SYSTEM MANAGED	22621	0.0032
35	IN300054	10080999	JOHN HANCOCK FUNDS II EMERGING MARKETS FUND	20026	0.0028
36	IN300167	10128022	DIMENSIONAL FUNDS PLC - MULTI-FACTOR EQUITY FUND	14517	0.0020
37	IN300054	10009298	LOS ANGELES CITY EMPLOYEES RETIREMENT SYSTEM	2841	0.0004
38	IN300054	10112036	DIMENSIONAL EMERGING CORE EQUITY MARKET ETF OF DIM	376	0.0001
39	IN301799	10081740	BNP PARIBAS ARBITRAGE	14	0.0000
	Total			25593133	3.5873

Board Secretariat



DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Amount in lacs	Details of penalty/ punishment	Details of appeal (if any) including present status
Jammu and Kashmir Bank	Director, Financial Intelligence Unit of India	18.12.2020	Section 13 of the prevention of Money laundering Act, 2002	2.00	Non-compliance with section 12A of PMI Act Fine of Rs. 2.00 lacs imposed	The Bank has filed an appeal before the Hon'ble Appellate Tribunal (under The Prevention of Money Laundering Act, 2002), Lok Nayak Bhawan, Khan Market, N. Delhi for setting aside the impugned order dated 18.12.2020 passed in OC No. 1227/2019 passed by Director, Financial Intelligence Unit, India under sec-13 (2) (d) whereby, a penalty of Rs.02.00 lacs for non- compliance /failure of the bank to file report no. 01 and 02 as mandated by Alert No. 05/2019 issued under section-12 A of the Act . The said Appeal was listed before Appellate Authority PMLA on 26.02.2021 and after hearing appellate authority ordered to issue a notice to the Respondent i.e. Director FIU Delhi and after hearing submissions at length, stayed the impugned order dated 18.12.2020 and directed the respondents to file their reply within six weeks, which is not received by our counsel till date. The next date thereafter has been changing automatically, as due to COVID-19, the court/ appellate authority is not functioning regularly. The next date in the matter is tentatively fixed for 14.12.2021.



Jammu and Kashmir Bank	Reserve Bank of India	23-06-2020	RBI master circular RBI/2020-21/08 DCM (CC) No.G-1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	0.007	Penalty for disc. found during processing of soiled notes in CVPS March 2020 on JKB Leh and JKB Townhall - Jammu Regional office	NA
Jammu and Kashmir Bank	Reserve Bank of India	17-08-2020	RBI master circular RBI/2020-21/08 DCM (CC) No.G-1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	0.0025	Recovery of 1 half value paid note of denomination 500 - JKB Rajouri. Audit done on Aug 17, 2020 -Jammu Regional office	NA
Jammu and Kashmir Bank	Reserve Bank of India	16-10-2020	RBI master circular RBI/2020-21/08 DCM (CC) No.G-1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	0.11	Penal Interest Levied on CC JKB Kargil FOR Non Reporting in CYM Portal Vide GM Order DT. 16.10.2020 - Jammu Regional office	NA
Jammu and Kashmir Bank	Reserve Bank of India	21-10-2020	RBI master circular RBI/2020-21/08 DCM (CC) No.G-1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	1.00	Shortge of 1000 pcs of Den 100/- JKB Anantnag in remittance received on 04.09.2020 - Jammu Regional office. However, there was complete waiver of penalty imposed on JKB Anantnag of Rs 100000/- credited by RBI	NA
Jammu and Kashmir Bank	Reserve Bank of India	22-10-2020	RBI master circular RBI/2020-21/08 DCM (CC) No.G-1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	1.00	CC JKB Anantnag - Penalty on shortage in soiled note remittance. Den. 100. 1 Bundle ie 1000 pieces - Jammu Regional office However, there was complete waiver of penalty imposed on JKB Anantnag of Rs 100000/- credited by RBI	NA
Jammu and Kashmir Bank	Reserve Bank of India	03-12-2020	RBI master circular RBI/2020-21/08 DCM (CC)	0.19	Penal interest imposed on CC, J&K Bank Leh for non reporting on 27	NA



			No.G-1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management		.11.2020 vide dgm order dt. 02.12.2 - Jammu Regional office	
Jammu and Kashmir Bank	Reserve Bank of India	29-12-2020	RBI master circular RBI/2020- 21/08 DCM (CC) No.G- 1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	0.001	JKB Govindsar- one forge note Rs . 100/- -Jammu Regional office	NA
Jammu and Kashmir Bank	Reserve Bank of India	07-01-2021	RBI master circular RBI/2020- 21/08 DCM (CC) No.G- 1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	0.001	Govindsar: one piece of forged note detected in Cvps	NA
Jammu and Kashmir Bank	Reserve Bank of India	04-02-2021	RBI master circular RBI/2020- 21/08 DCM (CC) No.G- 1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	0.001	Residency Road Srinagar: Shortage of note	NA
Jammu and Kashmir Bank	Reserve Bank of India	23-03-2021	RBI master circular RBI/2020- 21/08 DCM (CC) No.G- 1/03.44.01/20 20-21 dated 01-07-2020 on Cash Management	0.50	Azadpur: Penalty imposed on late reporting	NA

For Jammu and Kashmir Bank Limited

Shafi Mir

Mohammad Shafi Mir
Company Secretary

