

Corporate Governance Report

1. Name of Listed Entity - Jammu & Kashmir Bank Limited
 2. Quarter ending - 30-Sep-2021

i. Composition Of Board Of Director

Title (Mr./Ms)	Name of the Director	DIN	PAN	Category (Chairperson /Executive/Non-Executive/ Independent/ Nominee)	Sub Category	Initial Date of Appointment	Date of Appointment	Date of cessation	Tenure	Date of Birth	Whether special resolution passed?	Date of passing special resolution	No. of Directorship in listed entities including this listed entity	No of Independent Directorship in listed entities including this listed entity	No of memberships in Audit/ Stakeholder Committee(s) including this listed entity	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity	Membership in Committees of the Company	Remarks
Mr.	R K CHHIBBER	08190084	BAHPV8622L	C & ED	MD	10-Jun-2019	10-Jun-2019			09-Oct-1959	NA		1	0	0	0	RMC	
Mr.	ATAL DULLOO	03542909	ABOPD6418L	NED,ND		01-Sep-2021	01-Sep-2021			24-Oct-1966	NA		1	0	0	0		
Mr.	ARUN KUMAR MEHTA	02712778	ABLPM2213P	NED,ND		15-Mar-2019	15-Mar-2019	01-Sep-2021		01-Dec-1963	NA		1	0	0	0		
Mr.	NITISHWAR KUMAR	05326456	AFQPK4204F	NED		09-Oct-2020	30-Sep-2021			05-Aug-1967	NA		1	0	0	0		
Mr.	ANIL KUMAR MISRA	08066460	AAAPM3817H	NED,ND		03-Jul-2019	03-Jul-2021			21-Jul-1958	NA		1	0	1	0		
Mr.	VIKRAM GUJRAL	03637222	AAYPG1941J	NED		26-Mar-2019	28-Sep-2020	30-Sep-2021		20-Sep-1965	NA		1	0	2	1	AC,SC,NRC	
Mr.	RAJEEV LOCHAN BISHNOI	00130335	AAOPB4855G	ID		11-Jan-2020	11-Jan-2020		24	21-Jan-1960	NA		3	3	4	2	AC,SC,RC,NRC	
Ms.	MONICA DHAWAN	01963007	ALAPD5265D	ID		11-Jan-2020	11-Jan-2020		24	03-Jul-1976	NA		1	1	2	0	AC,SC,RC	
Mr.	NABA KISHORE SAHOO	07654276	AKZPS8593D	ID		01-Mar-2020	01-Mar-2020		24	24-Feb-1959	NA		1	1	1	0	AC,RC,NRC	
Mr.	MOHMAD ISHAQ WANI	08944038	AACPW6586D	NED		06-Nov-2020	30-Sep-2021			03-Mar-1958	NA		1	0	1	0	SC,RC	

Company Remarks	
Whether Permanent chairperson appointed	Yes
Whether Chairperson is related to MD or CEO	No

ii. **Composition of Committees**

a. **Audit Committee**

<i>Sr. No.</i>	<i>Name of the Director</i>	<i>Category</i>	<i>Chairperson/Membership</i>	<i>Appointment Date</i>	<i>Cessation Date</i>
1	RAJEEV LOCHAN BISHNOI	ID	Chairperson	11-Jan-2020	
2	VIKRAM GUJRAL	NED	Member	28-Sep-2020	30-Sep-2021
3	MONICA DHAWAN	ID	Member	11-Jan-2020	
4	NABA KISHORE SAHOO	ID	Member	01-Mar-2020	

Company Remarks	
Whether Permanent chairperson appointed	Yes

b. **Stakeholders Relationship Committee**

<i>Sr. No.</i>	<i>Name of the Director</i>	<i>Category</i>	<i>Chairperson/Membership</i>	<i>Appointment Date</i>	<i>Cessation Date</i>
1	VIKRAM GUJRAL	NED	Chairperson	28-Sep-2020	30-Sep-2021
2	RAJEEV LOCHAN BISHNOI	ID	Member	11-Jan-2020	
3	MONICA DHAWAN	ID	Member	11-Jan-2020	
4	MOHMAD ISHAQ WANI	NED	Member	06-Nov-2020	

Company Remarks	
Whether Permanent chairperson appointed	Yes

c. **Risk Management Committee**

<i>Sr. No.</i>	<i>Name of the Director</i>	<i>Category</i>	<i>Chairperson/Membership</i>	<i>Appointment Date</i>	<i>Cessation Date</i>
1	R K CHHIBBER	C & ED	Chairperson	10-Jun-2019	
2	RAJEEV LOCHAN BISHNOI	ID	Member	11-Jan-2020	

3	MONICA DHAWAN	ID	Member	11-Jan-2020	
4	NABA KISHORE SAHOO	ID	Member	01-Mar-2020	
5	MOHMAD ISHAQ WANI	NED	Member	06-Nov-2020	

Company Remarks	
Whether Permanent chairperson appointed	Yes

d. Nomination and Remuneration Committee

<i>Sr. No.</i>	<i>Name of the Director</i>	<i>Category</i>	<i>Chairperson/Membership</i>	<i>Appointment Date</i>	<i>Cessation Date</i>
1	NABA KISHORE SAHOO	ID	Chairperson	01-Mar-2020	
2	VIKRAM GUJRAL	NED	Member	28-Sep-2020	30-Sep-2021
3	RAJEEV LOCHAN BISHNOI	ID	Member	11-Jan-2020	

Company Remarks	
Whether Permanent chairperson appointed	Yes

iii. Meeting of Board of Directors

Date(s) of Meeting (if any) in the previous quarter	Date(s) of Meeting (if any) in the relevant quarter	Whether requirement of Quorum met	Number of Directors present	Number of Independent Directors present
04-Jun-2021	13-Aug-2021	Yes	6	3
17-Jun-2021	02-Sep-2021	Yes	6	3
	13-Sep-2021	Yes	6	3

Company Remarks	
Maximum gap between any two consecutive (in number of days)	56

iv. Meeting of Committees

Name of the Committee	Date(s) of meeting during of the committee in the previous quarter	Date(s) of meeting of the committee in the relevant quarter	Whether requirement of Quorum met (Yes/No)	Number of Directors present	Number of independent directors present
Audit Committee	19-Apr-2021		Yes	1	3
Audit Committee	16-Jun-2021		Yes	1	3
Audit Committee	21-Jun-2021		Yes	2	3
Audit Committee		12-Aug-2021	Yes	2	2
Risk Management Committee	30-Jun-2021		Yes	2	3
Risk Management Committee		31-Jul-2021	Yes	2	3
Stakeholders Relationship Committee	30-Jun-2021		Yes	2	2
Stakeholders Relationship Committee		14-Sep-2021	Yes	2	2
Nomination & Remuneration Committee	02-Jun-2021		Yes	0	3
Nomination & Remuneration Committee		02-Sep-2021	Yes	1	2
Nomination & Remuneration Committee		13-Sep-2021	Yes	1	2

Company Remarks	
Maximum gap between any two consecutive (in number of days) [Only for Audit Committee]	51

V. **Related Party Transactions**

<i>Subject</i>	<i>Compliance status (Yes/No/NA)</i>	<i>Remark</i>
Whether prior approval of audit committee obtained	Not Applicable	
Whether shareholder approval obtained for material RPT	Not Applicable	
Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee	Not Applicable	

Disclosure of notes on related party transactions and Disclosure of notes of material related party transactions	
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VI. **Affirmations**

1. The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015. - **No**
2. The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015
 - a. Audit Committee - **Yes**
 - b. Nomination & remuneration committee - **Yes**
 - c. Stakeholders relationship committee - **Yes**
 - d. Risk management committee (applicable to the top 100 listed entities) - **Yes**
3. The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015. - **Yes**
4. The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.- **Yes**
5. a. This report and/or the report submitted in the previous quarter has been placed before Board of Directors. - **Yes**
b. Any comments/observations/advice of Board of Directors may be mentioned here:

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Name : **Mohammad Shafi Mir**
Designation : **Company Secretary**

ANNEXURE III

Affirmations

<i>Broad Heading</i>	<i>Regulation Number</i>	<i>Compliance Status</i>	<i>Company Remark</i>
Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on website	46(2)	Yes	
Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	Yes	
Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	Yes	
Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting	20(3)	Yes	
Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	Yes	

Note:

Name : **Mohammad Shafi Mir**
Designation : **Company Secretary**

ANNEXURE IV

(A) Any loan or any other form of debt advanced by the listed entity directly or indirectly to

Aggregate amount advanced during six months				Balance outstanding at the end of six months			
<i>Promoter or any other entity controlled by them</i>	<i>Promoter Group or any other entity controlled by them</i>	<i>Directors (including relatives) or any other entity controlled by them</i>	<i>KMPs or any other entity controlled by them</i>	<i>Promoter or any other entity controlled by them</i>	<i>Promoter Group or any other entity controlled by them</i>	<i>Directors (including relatives) or any other entity controlled by them</i>	<i>KMPs or any other entity controlled by them</i>
1324000000	0	0	0	17105642855	0	0	6518000

(B) Any guarantee/ comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by:

Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months (taking into account any invocation)
<i>Promoter or any other entity controlled by them</i>	Bank Guarantee/Letter of Credit	319144034	2132077084
<i>Promoter Group or any other entity controlled by them</i>		0	0
<i>Directors (including relatives) or any other entity controlled by them</i>		0	0
<i>KMPs or any other entity controlled by them</i>		0	0

(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by:

Entity	Type of Security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months
<i>Promoter or any other entity controlled by them</i>		0	0
<i>Promoter Group or any other entity controlled by them</i>		0	0
<i>Directors (including relatives) or any other entity controlled by them</i>		0	0
<i>KMPs or any other entity controlled by them</i>		0	0

(D) If the Listed Entity would like to provide any other information the same may be indicated here

Affirmations	
<i>All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company</i>	
Company Remarks in case of non-compliant status	

Name: Rajni Saraf Designation: Chief Financial Officer Place: Srinagar Date: 21-Oct-2021
