



Board Secretariat

Ref:-JKB/BS/F3652/2025/085
Date: 02nd August, 2025

National Stock Exchange of India Limited
Exchange Plaza 5th 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: - Notice of 87th Annual General Meeting of the Bank and Cut - off date for E - Voting

Dear Sirs,

In continuation to our letter no. JKB/BS/F3652/2025/078 dated 25th July, 2025 regarding Annual General Meeting of the Bank, please find enclosed the notice of 87th Annual General Meeting of the Bank scheduled to be held on **Tuesday, August 26, 2025 at 1100 Hours (IST) at Sher-i-Kashmir International Conference Centre, Srinagar, J&K - 190001.**

The Notice of the AGM and Annual Report for FY 2024-25 including the Business Responsibility and Sustainability Report are also available on the website of the Bank at:

<https://www.jkbank.com/investor/financials/annualReports.php>

The Notice of AGM and the Annual Report for FY 2024-25 are being sent by electronic means to those shareholders of the Bank who have registered their e-mail address with the Registrar and Transfer Agents of the Bank/ Depository Participants and other stakeholders entitled to receive the same as per applicable laws, **today i.e. August 02, 2025.** A letter providing the Web-Link, QR Code and Navigation Path for accessing the Notice of AGM and Annual Report has been sent to those shareholders who have not registered their email addresses. A copy of the said letter is also enclosed for your records.

The Bank has taken **Tuesday, August 19, 2025** as the cut-off date for the purpose of reckoning shareholders for e-voting purpose to enable them to exercise their voting rights electronically.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Jammu and Kashmir Bank Limited

Registered Office: Corporate Headquarters, M. A. Road Srinagar - Jammu & Kashmir - 190001 **Tel:** +91-194-2481930-35
Email: board.sectt@jkbmail.com **Web:** www.jkbank.com
CIN: L65110JK1938SGC000048

Notice

NOTICE is hereby given that the 87th (Eighty Seventh) Annual General Meeting ("AGM") of the Shareholders of the Jammu and Kashmir Bank Limited (the "Bank") will be held on Tuesday, August 26, 2025 at 11:00 A.M at Sher-i-Kashmir International Conference Centre (SKICC), Srinagar, J&K - 190001, to transact the following business:

ORDINARY BUSINESS:

1. To receive, consider and adopt the Audited Financial Statements (Standalone and Consolidated) of the Bank for the Financial Year ended 31st March, 2025 including Balance Sheet as at 31st March, 2025 and the Profit & Loss Account for the Financial Year ended on that date, together with the Reports of the Board of Directors and Auditors and comments of the Comptroller and Auditor General of India thereon.
2. To declare dividend on Equity Shares of the Bank.
3. To appoint a Director in place of Dr. Pawan Kotwal, IAS (DIN: 02455728), who retires by rotation and being eligible, has offered himself for re-appointment.
4. To appoint a Director in place of Dr. Mandeep K Bhandari, IAS (DIN: 07310347), who retires by rotation and being eligible, has offered himself for re-appointment.
5. To authorise the Board of Directors of the Bank to fix the remuneration of Auditors appointed by the Comptroller & Auditor General of India, in terms of provisions of Section 142 of the Companies Act, 2013, for the Financial Year 2025-26.

SPECIAL BUSINESS:

6. To appoint M/s D K Pandoh & Associates, Company Secretaries as Secretarial Auditors and to fix their remuneration and in this regard, to consider and if thought fit, to pass with or without modification(s), the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to Regulation 24A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations") (including any modification(s) or re-enactment(s) thereof), Section 204 of the Companies Act, 2013 ("Act") and Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, and other applicable provisions of applicable laws (including any statutory amendment(s), modification(s), variation(s) and /

or re-enactment(s) thereto, for the time being in force), and based on the recommendations of the Audit Committee and the Board of Directors, the approval of the Members of the Bank, be and is hereby, accorded for the appointment of M/s D K Pandoh & Associates, Company Secretaries (ICSI Firm Registration No. S2016JK420900) and holding a valid Peer Review Certificate (certificate no. 4401/2023) issued by the Institute of Company Secretaries of India (the "ICSI"), who have offered themselves for appointment and have confirmed their eligibility to be appointed as Secretarial Auditors of the Bank, to conduct secretarial audit of the Bank for a period of 5 (Five) consecutive years i.e. from FY 2025-26 till and including FY 2029-30 and to provide such other services as permissible under applicable laws and as approved by the Board of Directors of the Bank (hereinafter referred to as the "Board", which term shall be deemed to include any Committee(s) of the Board or any other persons to whom powers are delegated by the Board as permitted under the Act and / or rules made thereunder).

RESOLVED FURTHER THAT the audit fees payable to M/s D K Pandoh & Associates, shall be ₹90,000 (Rupees Ninety Thousand) per annum in addition to out of pocket expenses and taxes as applicable, for conducting secretarial audit of the Bank as prescribed under relevant provisions of the Act, Listing Regulations and other applicable provisions of law (including any statutory amendments, modifications, variations or re-enactments thereto, from time to time).

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, the Board be and is hereby authorised on behalf of the Bank, to do all such acts, deeds, matters and things as it may, in its absolute discretion, deem necessary for such purpose and with power on behalf of the Bank, to settle all questions, difficulties or doubts that may arise in regard to implementation of the resolution including but not limited to determination of roles and responsibilities / scope of work of the Secretarial Auditors, negotiating, finalising, amending, signing, delivering, executing the terms of appointment including any contracts or documents in this regard, without being required to seek any further consent or approval of the Members of the Bank."

By order of the Board of Directors

Mohammad Shafi Mir
 Company Secretary

Place: Srinagar
 Dated: August 02, 2025



NOTES

1. Appointment of Proxy

A Member entitled to attend and vote is entitled to appoint a proxy to attend and vote on his behalf and the proxy need not be a Member of the Bank. Proxies, in order to be valid and effective, must be received by the Bank at its Registered Office not less than 48 hours before the time fixed for the meeting. A person can act as proxy on behalf of not more than fifty Members and holding in the aggregate not more than ten (10) percent of the total share capital of the Bank carrying voting rights.

A Member holding more than ten (10) percent of the total share capital of the Bank, carrying voting rights may appoint a single person as proxy and such person shall not act as proxy for any other person or Shareholder.

Corporate Members intending to send their authorized representatives to attend the meeting are requested to send a certified copy of the board resolution to the Bank, authorising their representatives to attend and vote on their behalf at the meeting.

2. Explanatory Statement and Regulatory Disclosures

A statement pursuant to Section 102(1) of the Companies Act, 2013 ("Act"), setting out all material facts relating to the relevant businesses as set out in the Notice convening the 87th Annual General Meeting ("Notice") is annexed herewith and the same should be taken as part of this Notice. Explanation to ordinary business mentioned under Resolution No. 5 has been provided on a voluntary basis. Further, as required under Regulation 36(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter referred to as the "Listing Regulations") and the provisions of the Secretarial Standard 2 on General Meetings issued by the Institute of Company Secretaries of India ("SS-2 on General Meetings"), the required details of the Directors proposed to be re-appointed are annexed to this Notice. For Directors Profile, refer to Corporate Governance Section of the Annual Report.

3. Nomination Facility

Members can avail of the facility of nomination in respect of shares held by them in physical form pursuant to Section 72 of the Companies Act, 2013. Members desiring to avail this facility may send their nomination duly filled in the prescribed Form SH-13 in duplicate to the Registrar & Share Transfer Agent "RTA" at the address mentioned below. Such Members who desire to opt out or cancel the earlier nomination and record a fresh nomination, may submit the same in Form ISR-3 or SH-14 as the case may be, and submit the same to RTA. The prescribed forms, in this regard, are available on the website of the Bank at <https://www.jkbank.com/Investor/shareholder-information> and on the website of the RTA at <https://ris.kfintech.com/clientservices/isc/default.aspx> and are attached and form part of Corporate Governance Report.

Members holding shares in electronic form are requested to contact their Depository Participants directly for the above purposes.

4. Updation of Details

Members holding shares in dematerialized form are requested to intimate any change in their name, address, e-mail, telephone/mobile no., PAN or bank account details (including 9 digit MICR no., 11 digit IFSC and bank account no.) etc., to their respective Depository Participants with whom they are maintaining demat accounts.

Members holding shares in physical form are requested to send the complete ISR Forms in original, duly signed by all the holder(s), intimating the above changes to the Registrar & Share Transfer Agent/Bank along with the self-attested copy of their PAN Card(s), cancelled Cheque leaf of an active bank account and the copy of the supporting documents evidencing above changes. Communication details of Registrar & Share Transfer Agent are as under:

M/s KFin Technologies Limited

Unit : Jammu and Kashmir Bank Limited.

Selenium Tower B, Plot 31-32,

Financial District, Nanakramguda,

Serilingampally Mandal,

Hyderabad - 500 032,

Telangana - India.

Toll Free Number: 1-800-309-4001

Email: einward.ris@kfintech.com

5. Dividend related Information:

The Record Date for determining the names of Members eligible for dividend on Equity Shares, if declared at the AGM, is Tuesday, August 19, 2025.

Dividend as recommended by the Board of Directors, if approved at the AGM, will be paid on or after Wednesday, August 27, 2025, by way of electronic mode, to those Members whose names appear on the Register of Members/statements of beneficial position received from NSDL and/or CDSL at the close of business hours on Tuesday, August 19, 2025.

SEBI, vide its master circular no. SEBI/HO/MIRSD/POD-1/P/CIR/2024/37 dated 7 May, 2024 has mandated that holders of physical securities, whose folio(s) are not updated with any of the KYC details viz., PAN, nomination, contact details, mobile number, bank account details or specimen signature, shall be eligible for payment of dividend in respect of such folios, only through electronic mode with effect from 1 April, 2024. Please refer SEBI FAQs by accessing the link: https://www.sebi.gov.in/sebi_data/faqfiles/sep-2024/1727418250017.pdf (FAQ Nos. 38 & 39). Accordingly, dividend payable to Members holding shares in physical mode, whose KYC details are not updated shall be withheld by the Bank. Members are therefore advised to update their KYC details on priority, if not done already.

6. Tax Deducted at Source (TDS) on Dividend

Members may be aware that as per the Income Tax Act, 1961 ("IT Act"), as amended by the Finance Act, 2020, dividends paid or distributed by the Bank after April 1, 2020, shall be taxable in the hands of the shareholders and the Bank shall be required to deduct tax at source (TDS) at the prescribed rates from the dividend to be paid to shareholders, subject to approval of dividend by the shareholders at this AGM. The TDS rate would vary depending on the residential status of the shareholder and the documents submitted by them and accepted by the Bank. In order to enable the Bank to determine the appropriate TDS rate as applicable, Members are requested to submit relevant documents, in accordance with the provisions of the IT Act.

7. Dispute Resolution

The SEBI has established a common Online Dispute Resolution Portal ("ODR Portal" - <https://smartodr.in/login>) which harnesses online conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market. Post exhausting the option to resolve their grievances with the RTA/Bank directly and through SCORES platform, if the shareholder is not satisfied with the outcome, they can initiate dispute resolution through the ODR Portal. Link to access ODR portal is available on Bank's website at <https://www.jkbank.com/Investor/shareholder-information>.

8. Availability of Notice and Annual Report for FY 2024-25

The Notice and the Annual Report for FY 2024-25 are available on the Bank's website at - <https://www.jkbank.com/Investor/financial-information/annual-reports> and on the websites of the Stock Exchanges i.e. The BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com. The Notice is also available on the website of the e-voting service provider engaged by the Bank viz. National Securities Depository Limited ("NSDL") at <https://www.evoting.nsdl.com>.

9. Receipt of Notice and Annual Report

In compliance with the applicable guidelines / circulars / rules issued by the Ministry of Corporate Affairs ("MCA") inter alia including General Circular No. 09/2024 dated September 19, 2024, applicable provisions of the Act and the rules made thereunder and in accordance with various circulars issued by SEBI inter alia including Circular dated October 3, 2024 (collectively referred to as "Applicable Circulars"), electronic copies of this Notice and Annual Report for FY 2024-25 are being sent by e-mail to those Members whose e-mail addresses have been made available to the Bank's Registrar and Transfer Agent i.e. M/s KFin Technologies Limited and Depository Participants.

Shareholders who have not registered their e-mail address:

A letter providing the web-link, including the exact path and QR Code for accessing this Notice and the Annual Report has been sent by the Bank to such shareholders.

Physical Copy of Notice and Annual Report:

Shareholders may request for a physical copy of the Notice and Annual Report for FY 2024-25 by sending a request via e-mail to sharedeptt_gc@jkmail.com.

10. Queries on Financial Statements

Members desiring any information relating to financial statements of the Bank or responses to any other queries or questions are requested to send an e-mail to the Bank at sharedeptt_gc@jkmail.com / investorrelations@jkmail.com, at least 7 (Seven) days before the Annual General Meeting ("AGM") mentioning their name, folio no. / client ID and DP ID. This would enable the Bank to keep the responses ready at the AGM.

11. Inspection of Documents

Up to the date of AGM

All documents referred to in this Notice and other statutory registers shall be open for inspection by the Members at the registered office of the Bank on all working days between 10:00 a.m. and 2:00 p.m. from the date hereof up to the date of the AGM. The said documents would also be available for virtual inspection on all working days. Members seeking to inspect such documents need to send an e-mail to sharedeptt_gc@jkmail.com mentioning their name, folio no./client ID and DP ID and the documents they wish to inspect.

During the AGM

The documents would also be available for inspection during the AGM.

General Inspection

Members seeking to inspect documents permitted under the Act, during the year, can inspect the same:

- Physically at the registered office of the Bank on all working days between 10:00 a.m. and 2:00 p.m.; and
- Virtually on all working days.

Members seeking to inspect such documents need to send an e-mail to sharedeptt_gc@jkmail.com requesting the said inspection and mode thereof.

12. Important communication to Members

As per the provisions of Companies Act, 2013 and Regulation 36 of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015, electronic copy of the Annual Report and this Notice, inter alia indicating the process and manner of remote e-voting along with attendance slip and proxy form are being sent by e-mail to those Members whose e-mail addresses have been registered/made available to the Bank/Depository Participants for this purpose unless the Member has requested for a hard copy of the same. For Members who have not registered their e-mail addresses, a letter providing the web-link, including the exact path and QR Code for accessing this Notice and the Annual Report which contains the process and manner of remote e-voting along with attendance slip and proxy form and other documents has been sent by the Bank to such shareholders.



The Bank hereby requests Members who have not updated their email IDs to update the same with their respective Depository Participant(s) or Registrar & Share Transfer Agent of the Bank. Further, Members holding shares in electronic mode are also requested to ensure to keep their email addresses updated with the Depository Participants/Registrar & Share Transfer Agent of the Bank. Members holding shares in physical mode are also requested to update their email addresses by sending the requisite ISR documentation to the Registrar & Share Transfer Agent of the Bank quoting their folio number(s).

- a) Only Registered Members/Beneficial Owners carrying their attendance slips and holders of valid proxy forms registered with the Bank will be permitted to attend the meeting. Also Members/Proxy holders are requested to:
 - i. Please carry photo ID card for identification/verification purposes.
 - ii. Note that briefcases, mobile phones, bags, helmets, eatables and other belongings will not be allowed to be taken inside the venue of the meeting for security reasons and members/proxy holders will be required to take care of their belongings.
 - iii. Note that no gifts will be distributed at the AGM.
 - iv. Note that members present in person or through registered proxy shall only be entertained.
 - v. Note that the attendance slip/proxy form should be signed as per the specimen signature registered with the Registrar & Share Transfer Agent/Depository Participant.
 - vi. Quote their Folio/DP & Client Id No. in all correspondences with the Registrar & Share Transfer Agent/Bank.
 - vii. Avoid being accompanied by non-members and/or children.
- b) In case of joint holders attending the Meeting, only such joint holder who is higher in the order of names will be entitled to vote during the AGM, provided the votes are not already cast by remote e-voting by the first holder.
- c) The route map and QR Code for the AGM venue is provided at the backend cover page of the annual report.
- d) **E-Voting:**
 - i. Pursuant to Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, SS-2, Regulation 44 of the SEBI Listing Regulations and the circulars issued from time to time, the Bank is pleased to provide facility of remote e-voting to the Members to cast votes electronically on all resolutions set forth in this notice of 87th AGM of the Bank. The Bank has engaged services of National Securities

Depository Limited ("NSDL") for the same. E-voting is optional and Members can opt for only one mode for voting i.e. either by remote e-voting or vote at the AGM. The voting rights of shareholders shall be in proportion to their shares of the paid up equity share capital of the Bank as on the record date i.e. Tuesday, August 19, 2025.





- ii. The Bank has appointed CS Ghulam Jeelani Reshi, Practising Company Secretary (Membership no. FCS-8720 and Certificate of Practice No. 10020) as the scrutinizer to scrutinize process of remote e-voting and e-voting during the AGM in a fair and transparent manner.
- iii. The remote e-voting facility shall be available during the following period:
 - **Commencement of remote e-voting:** Saturday, August 23, 2025 [9:00 am (IST)]
 - **End of remote e-voting:** Monday, August 25, 2025 [5:00 pm (IST)]
 - The remote e-voting module shall be disabled by NSDL thereafter.
- iv. The voting results in respect of the resolutions as set out in this notice of the AGM, along with the scrutinizer's report will be communicated to the stock exchanges and will be uploaded on the website of the Bank i.e., www.jkbank.com and of NSDL i.e. <https://evoting.nsdl.com/>. The said results will also be displayed at the registered / corporate office of the Bank, in accordance with SS-2.
- v. Any person holding shares in physical form and non-individual Members, who becomes a Member of the Bank after dispatch of this notice or who has not registered their e-mail addresses with the Bank / DP and holds shares as on the record date, may obtain the User ID and Password by sending a request to evoting@nsdl.com.
- vi. Individual members holding shares in demat mode, who becomes a Member of the Bank after dispatch of this notice and holds shares as on the record date, may follow steps mentioned below for casting their vote through e-voting or participating in the AGM.
- vii. A person who is not a Member as on the record date should treat this notice solely for information purposes.
- viii. In case of joint holders, the Member whose name appears higher in the order of names as per the register of members of the Bank will be entitled to vote at the AGM, provided the votes are not already cast through remote e-voting.
- ix. The process to vote electronically on NSDL e-voting system is mentioned below:

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting for Individual shareholders holding securities in demat mode:

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	<ol style="list-style-type: none"> For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID, 8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS Portal" or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period. Shareholders/Members can also download NSDL Mobile App "NSDL Speede" facility by scanning the QR code mentioned below for seamless voting experience.
	<p>NSDL Mobile App is available on</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>App Store</p>  </div> <div style="text-align: center;">  <p>Google Play</p>  </div> </div>



Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with CDSL	<ol style="list-style-type: none"> Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. Upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at above mentioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL:

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09911

B) Login Method for e-Voting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

- Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
- Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/ Member' section.
- A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12***** then your user ID is 12*****.
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

1. Password details for shareholders other than Individual shareholders are given below:
 - a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
 - b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
 - c) How to retrieve your 'initial password'?
 - (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
 - (ii) If your email ID is not registered, please follow steps mentioned below in process for those shareholders whose email ids are not registered.
 2. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
 - a) Click on "Forgot User Details/Password?" (If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
 - b) Physical User Reset Password? (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
 - c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address etc.
 - d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
3. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
 4. Now, you will have to click on "Login" button.
 5. After you click on the "Login" button, Home page of e-Voting will open.
- Step 2: Cast your vote electronically on NSDL e-Voting system.**
- How to cast your vote electronically on NSDL e-Voting system?**
1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle is in active status.
 2. Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period.
 3. Now you are ready for e-Voting as the Voting page opens.
 4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
 5. Upon confirmation, the message "Vote cast successfully" will be displayed.
 6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
 7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.
- General Guidelines for shareholders**
1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/ JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to csjeelani@gmail.com with a copy marked to sharedeptt_gc@jkbmail.com and evoting@nsdl.com. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their



Board Resolution / Power of Attorney / Authority Letter etc. by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-Voting" tab in their login.

2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on : 022 - 4886 7000 or send a request to Ms. Pallavi Mhatre at evoting@nsdl.com.

Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in physical mode, please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned

copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to sharedeptt_gc@jkbmail.com or einward.ris@kfintech.com.

2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of consolidated account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to sharedeptt_gc@jkbmail.com or einward.ris@kfintech.com. If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at step 1 (A) i.e. Login method for e-Voting for Individual shareholders holding securities in demat mode.
3. Alternatively shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.
4. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

ANNEXURE TO NOTICE

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

As required under Section 102 of the Companies Act, 2013, the following statement sets out all material facts relating to the special business mentioned at Item No. 6 of this Notice. Explanation to ordinary business mentioned at Item No. 5 has been provided on a voluntary basis.

ITEM NO. 05

Though not strictly necessary, Explanatory Statement is being given for Item No. 05 of the Notice, with the view to set-out material facts concerning such business. Pursuant to the provisions of Section 142 of the Companies Act, 2013, the remuneration of Auditors, appointed by C&AG under Section 139(5) of the Companies Act, 2013, has to be fixed by the Bank in General Meeting or in such manner as the Bank in the General Meeting may determine.

Historically, the Shareholders of the Bank at Annual General Meetings have been empowering the Board of Directors of the Bank to pay remuneration to Statutory Auditors for the yearly audit and quarterly review of financial results for the relevant financial year.

Members may accordingly authorize the Board of Directors to fix the remuneration of Auditors as per the best industry practices among the peer banks for the financial year 2025-26 including remuneration for the Limited Review of Quarterly Financial Results for the period ending 30th June, 2025, 30th September, 2025 and 31st December, 2025.

The Board of Directors recommends the passing of the proposed Resolution at Item No.05 as an ordinary resolution.

No Director, Key Managerial Personnel of the Bank or their relatives is in anyway concerned or interested in the Resolution.

ITEM NO. 06

The Securities and Exchange Board of India (the "SEBI"), vide its notification dated 13 December 2024, amended Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations"). As per the revised regulation, listed entities are required to appoint a Secretarial Auditor who is a peer reviewed company secretary, and meets the eligibility criteria, as specified in Regulation 24A of the SEBI Listing Regulations read with SEBI circular no. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated 31 December 2024.

In compliance with these regulations, the Bank after following the due process and line with the CVC guidelines shortlisted the candidature of M/s D K Pandoh & Associates as the Secretarial Auditors of the Bank, for a period of five consecutive years from fiscal 2026 to fiscal 2030. The Board of Directors of the Bank (the "Board") at its meeting held on 25th July, 2025, based on the recommendation of the Audit Committee (the "Committee"), recommended the appointment of M/s D K Pandoh & Associates, Company Secretaries, as the Secretarial Auditors of the Bank, for a period of five consecutive years from FY 2025-26 till and including FY 2029-30, for the approval of the Members of the Bank.

M/s D K Pandoh & Associates, bearing Firm Registration No. S2016JK420900 and holding a valid Peer Review Certificate (certificate no. 4401/2023) issued by the Institute of Company Secretaries of India (the "ICSI"), possesses extensive expertise and experience in conducting secretarial audits for large listed entities.

M/s D K Pandoh & Associates has also conducted the secretarial audit of the Bank for the Financial Year 2024-25. It may be noted that in terms of the revised Regulation 24A of the SEBI Listing Regulations, any association of the Secretarial Auditor before 31st March, 2025 shall not be considered for the purpose of calculating the tenure.

M/s D K Pandoh & Associates have consented to the said appointment and confirmed their eligibility for appointment as the Secretarial Auditors of the Bank and that this appointment, if made, would be within the limit specified by the ICSI.

M/s D K Pandoh & Associates have confirmed that they satisfy the eligibility criteria, have no disqualifications or conflicts of interest as prescribed under the SEBI Listing Regulations read with the SEBI circular no. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated 31st December, 2024. They also do not provide any services to the Bank, directly or indirectly, which have been restricted by the SEBI, thereby ensuring their independence and alignment with regulatory requirements, as mandated by the SEBI.

The remuneration payable to M/s D K Pandoh & Associates for conducting secretarial audit for Financial Year 2024-2025 is ₹1,05,000.00 plus applicable taxes and out of pocket expenses. The Board, based on the recommendation of the Audit Committee, has proposed a yearly remuneration of ₹90,000.00 plus applicable taxes and reimbursement of out of pocket expenses for conducting the secretarial audit from FY 2025-26 till and including FY 2029-30.

The Board of Directors recommends the passing of the proposed Ordinary Resolution at Item No.06.

No Director, Key Managerial Personnel of the Bank or their relatives is in anyway concerned or interested in the Resolution.

Profile and other details:

D.K. Pandoh & Associates is one of the leading Company Secretary firms based in the Union Territory of Jammu & Kashmir, India. Founded in 1997 by CS Dhaman Kumar Pandoh (FCS, LLB, PGDBM), the firm has built a reputation for integrity, professionalism, and excellence in corporate compliance and governance. The firm is Peer Reviewed having firm registration number as S2016JK420900.

The firm has successfully handled assignments and strategic collaborations for over 2,000 businesses across multiple sectors demonstrating sector-agnostic expertise. The assignments handled include Company Incorporation & Registrations, Secretarial & Legal Compliance, Corporate Governance & Advisory, Due Diligence & Legal Opinions, Business Structuring & Consultancy, Taxation & Accounting Services, Merger & Amalgamations, Liquidations and FEMA related assignments.

The Firm has strength of diverse team of professionals. The firm comprises experienced and dedicated professionals, including, Qualified Company Secretaries, CS Management Trainees, Law Graduates, MBA Graduates and a committed team handling accounts, compliance, secretarial and administrative operations.

With over three decades of experience, the firm is a trusted advisor and compliance partner to a diverse portfolio of clients, including listed companies, business entities, government corporations, public sector undertakings, large corporations, NBFCs, NGOs, start-ups and professional firms across the Northern Region of India including UT of Jammu & Kashmir, UT of Ladakh, Punjab, Himachal Pradesh and Delhi NCR.



Details of Directors seeking re-appointment at the 87th Annual General Meeting as per SS - 2 read with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Particulars	Details of Directors seeking re-appointment at the 87 th Annual General Meeting	
Name	Dr. Pawan Kotwal, IAS	Dr. Mandeep K Bhandari, IAS
Category	Non-Executive Non-Independent Director	Non-Executive Non-Independent Director
DIN	02455728	07310347
Date of Birth	04-12-1965	14-12-1974
Qualification	MBBS, IAS	MBBS, IAS
Nature of Expertise / Experience	Administration, Finance, Banking and SSI	Administration, Banking and Human Resource
Terms and conditions of appointment	Re-appointment as Directors liable to retire by rotation.	
Details of Remuneration paid and last drawn remuneration (including sitting fees) during Financial Year 2025-2026 till the date of this notice	Nil	Nil
Remuneration proposed to be paid	Since Dr. Pawan Kotwal, IAS is presently in the full time employment of Government of Ladakh, he shall not be entitled to sitting fees or any remuneration from the Bank	Since Dr. Mandeep K Bhandari, IAS is presently in the full time employment of Government of J&K, he shall not be entitled to sitting fee or any remuneration from the Bank
Date of First Appointment on the Board	24 th July, 2023	20 th October, 2023
Shareholding in the Bank	Nil	Nil
Relationship with other Directors, Key Managerial Personnel	Nil	Nil
No. of Board Meetings attended during the financial year 2025-2026 till the date of this notice¹	Attended 03 out of 05 Board meetings held during the Financial Year 2025-2026	Attended 0 out of 05 Board meetings held during the Financial Year 2025-2026
No. of Committee Meetings attended during the financial year 2025-2026 till the date of this notice	NA	NA
Directorships, Membership / Chairmanship of Committees of other Boards	Nil	Nil

1. The details of the Board meetings held during Financial Year 2024-25 and attendance thereto are provided in the Corporate Governance Report.
2. For Profile of the above mentioned Directors, refer to Corporate Governance Section of the Annual Report.

August 01, 2025

Dear Shareholder,

Subject: Intimation regarding availability of Annual Report for FY2024-2025 on the website of the Bank

Pursuant to Regulation 36 (1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Bank shall circulate the soft copies of the Annual Report for the FY 2024-25 to the shareholders who have registered their email addresses with the Bank or with the depositories.

Since your email is not yet registered, we are providing below the direct web link, QR Code and Navigation path where Notice of 87th Annual General Meeting and Annual Report for Financial Year 2024-2025 can be assessed:

Web link:

<https://www.jkbank.com/Investor/financial-information/annual-reports>

QR Code:



Navigation Path:

Banks Website (www.jkbank.com) → Investor → Disclosure under Regulation 46 of SEBI (LODR) Regulations, 2015 → Financial Information → Annual Reports

We request you to kindly register/update your email ID with the Bank to receive all future communications electronically. The process for registration is outlined below:

- ❖ Shareholders holding shares in physical form can send their relevant documents to RTA in form ISR-1 available on the Banks website at <https://www.jkbank.com/Investor/shareholder-information> and also on the website of the RTA at <https://ris.kfintech.com/client-services/isc/isrforms.aspx>. Duly filled up form ISR-1 alongwith the required documents is required to be sent to RTA at:

M/s KFin Technologies Limited

Unit: Jammu and Kashmir Bank Limited

Selenium Tower B, Plot 31-32,

Financial District, Nanakramguda, Serilingampally Mandal,

Hyderabad - 500 032, Telangana - India.

- ❖ Shareholders holding shares in dematerialised form can contact the Depository Participant for the same.

In case you wish to receive a physical copy of the Annual Report, you may write to us at sharedeptt_gc@gmail.com

We thank you for your continued support.

For Jammu and Kashmir Bank Limited

Sd/-

Mohammad Shafi Mir
Company Secretary