

Jammu and Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 190001
Kashmir, India
CIN: L65110JK1938SGC000048

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Board Secretariat

Ref:-JKB/BS/F3652/2025/087
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: - Business Responsibility and Sustainability Report

Dear Sirs,

In continuation to our letter no. JKB/BS/F3652/2024/086 dated 02nd August, 2025 and pursuant to Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith a copy of Business Responsibility and Sustainability Report 2024-25 for the 87th Annual General Meeting of the Bank.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary



Annexure 6

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING FORMAT

SECTION A: GENERAL DISCLOSURES

I. DETAILS OF THE LISTED ENTITY

1.	Corporate Identity Number (CIN) of the Listed Entity	:	L65110JK1938SGC000048
2.	Name of the Listed Entity	:	Jammu and Kashmir Bank Limited
3.	Year of incorporation	:	1938
4.	Registered office address	:	Corporate Headquarters, M. A. Road, Srinagar, Kashmir -190001
5.	Corporate address	:	Corporate Headquarters, M. A. Road, Srinagar, Kashmir -190001
6.	E-mail	:	board.sectt@jkbmail.com
7.	Telephone	:	0194-248-1930-35
8.	Website	:	www.jkbank.com
9.	Financial year for which reporting is being done	:	2024-2025
10.	Name of the Stock Exchange(s) where shares are listed	:	National Stock Exchange of India Limited & The BSE Limited.
11.	Paid-up Capital	:	₹11011.82 lacs
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	:	Mohammad Shafi Mir Company Secretary & Compliance Officer 0194-2481928 board.sectt@jkbmail.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	:	The disclosures made in this report are on a standalone basis.
14.	Name of assurance provider	:	Not Applicable
15.	Type of assurance obtained	:	Not Applicable

II. PRODUCTS/SERVICES

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

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

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

S.No.	Product/Service	NIC Code	total contributed Turnover
	J&K Bank operates in three major segments: Retail, Corporate & Treasury. Under Retail Business, Bank caters to a varied client base which includes individuals, NRIs, employees, professionals, small businesses, and Non-Resident Indians (NRIs). The offerings under retail are CASA Accounts, term deposits, housing loans, car loans, mortgage loans, personal loans, KCC, LAP, Debit / Credit, Cards cross-selling - Insurance and Mutual fund Products and remittance services etc. Under corporate, Bank serves a diverse clientele including Corporates, Government, PSUs, SMEs etc. Bank's Treasury Department looks after investments in various securities, market instruments etc. and manages Bank's liquidity requirements.	64191	100

III. OPERATIONS

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

Location	Number of plants	Number of offices	Total
National	--	1019 branches, 97 Easy Banking Units (USBs) 23 Extension counters and has 50 Offices which include Corporate Office, Zonal Offices, Cluster Offices, RCCs etc.	1189
International	--	--	--

19. Markets served by the entity:

a. Number of locations

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

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

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

c. A brief on types of customers

The Bank caters to a diverse range of customers including Individuals, Central and State/UT Governments, PSUs, Educational Institutions/Universities, Employees, MSMEs, Corporates, Artisans, Farmers, Start-ups etc.

IV. EMPLOYEES

20. Details as at the end of Financial Year:

a. Employees and workers (including differently abled)

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	12251	9108	74.35	3143	25.65
2.	Other thanPermanent (E)	254	217	85.44	37	14.56
3.	Total employees(D + E)	12505	9325	74.57	3180	25.43
WORKERS						
4.	Permanent (F)		Not Applicable			
5.	Other than Permanent (G)					
6.	Total workers (F + G)					

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	101	89	88.12	12	11.88
2.	Other than Permanent (E)	0	0	0	0	0



S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
3.	Total differently abled employees (D + E)	101	89	--	12	--
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)					
6.	Total differently abled workers (F + G)					

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	12	01	8.33
Key Management Personnel	04	0	0.0

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2024-25 (Turnover rate in current FY)			FY 2023-24 (Turnover rate in previous FY)			FY 2022-23 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	0.46	0.44	0.45	1.07	1.14	1.09	0.92	0.86	0.90
Permanent Workers	--	--	--	--	--	--	--	--	--

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

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

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

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

VI. CSR DETAILS

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) Yes

(ii) Turnover ₹1,36,72,67,51,680.80

(iii) Net worth ₹1,30,13,25,73,852.97

VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

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

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	--	--	--	--	--	--	--
Investors (other than shareholders)	--	--	--	--	--	--	--
Investors (other than shareholders)	--	--	--	--	--	--	--
Shareholders	Yes	26	00	--	304	00	--
Employees and workers	--	--	--	https://reports.jkbank.com/jkbcms/login	--	--	--
Customers	Yes	94447	1414	https://www.jkbank.com/sites/default/files/2025-04/Customer-Service-Policy-2022-updated-09-07-2024.pdf	3497	398	--
Value Chain Partners	--	--	--	--	--	--	--
Other (please specify)	--	--	--	--	--	--	--

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

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

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Climate Change	Risk	The Bank recognizes that a portion of its credit portfolio is exposed to sectors and assets vulnerable to climate-related risks, both as primary financed assets and as collateral. Climate change presents a growing challenge to the long-term sustainability of these businesses, potentially affecting asset quality and creditworthiness.	The Bank has identified climate risk as a material risk requiring dedicated attention within its risk management framework. To effectively assess the materiality of this evolving risk, a comprehensive climate risk assessment framework is currently under development. A core component of this framework will be the application of scenario and sensitivity analysis, enabling the Bank to thoroughly evaluate the potential impact of key climate risk drivers across its business operations and financial exposures.	Negative



S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
2	Climate Finance	Opportunity	With the transition towards a low-carbon economy gaining momentum, supported by strong government initiatives promoting renewable and cleaner sources of energy, the Bank recognizes a significant opportunity in the domain of climate finance. In alignment with national priorities and global sustainability goals, the Bank is actively monitoring this evolving landscape and is in the process of developing customized products and services to cater to the emerging needs of climate-aligned financing. This strategic focus positions the Bank to play a pivotal role in supporting green and sustainable economic growth.	NA	Positive
3	Social Responsibility	Risk	The business should stay connected to and aligned with the community's needs. If the company harms or ignores community interests, it could damage its reputation and reduce its ability to create long-term value.	Bank is committed to fulfilling its social responsibility by actively engaging with and supporting the communities in which it operates. This includes fostering inclusive community development, generating employment opportunities, facilitating skill enhancement initiatives, and supporting local relief and rehabilitation efforts during times of crisis. Additionally, the Bank ensures full compliance with tax regulations, contributing to national development. These efforts reflect the Bank's long-term commitment to social impact, resilience, and sustainable growth, thereby reinforcing trust and maintaining meaningful connections with the community.	Negative
4	Social Responsibility	Opportunity	Improve the bank brand equity by promoting/ structuring products and services to uplift society and improve social/living standards	Bank has created products for promoting education, housing, MSME, Agri and Micro segments, targeting its responsibility towards upliftment of society. Bank is also extending loans to SHG/JLG to cater the needs of weaker section of society. Bank supports employment generation schemes of GOI and GOJK on commitment basis besides deepening Financial Inclusion in our area of operations.	Positive

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

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

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9																												
Policy and management processes																																						
1.	a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	N	Y	Y																												
	b. Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	N	Y	Y																												
	c. Web Link of the Policies, if available	The policies are available on the Banks website www.jkbank.com .																																				
2.	Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	N	Y	Y																												
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)	No, however in cases where the policies have been incorporated specifically in the Memorandum of Understanding executed between Bank and value chain partners same extend to them.																																				
4.	Name of the national and international codes/certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	No specific National or International codes, certifications, labels, standards are applicable for the policies framed, nonetheless same comply with the applicable statutory & regulatory guidelines.																																				
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	The company is engaged in the banking business. It is not in the business of manufacturing or activities related to manufacturing/ factories. Nonetheless, the Bank is committed for enhancing the business and other core activities with least bearings to environment and society. The Bank has employed digitization of its activities with a view to reduce the dependence on natural resources and lessening the carbon emissions.																																				
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Bank provides a widespread banking services/products to satisfaction of its customers through comprehensive infrastructure consisting of branches, ATMs, CDMs and through digital channels like Mobile Banking, WhatsApp Banking, Internet Banking, and Point of sale services and UPI. Use of digital channels facilitates the customers to do banking activities, without being physically present at Bank's branch/ office, thereby contributing towards reducing the carbon footprints, unnecessary travel, wastage of time and energy. The Bank has also adopted Document Management System and e-office as part of Go Green Initiative. All such initiatives are being taken to achieve minimal usage of material resources which affects the environment and society as a whole.																																				
Governance, leadership and oversight																																						
7.	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)																																					
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	The Board of the Bank through respective Committees.																																				
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes, the Bank has Corporate Social Responsibility & Environmental Social and Governance Committee of the Bank which is responsible for decision making on the sustainability related issues. The Members of the Committee are as under: <table><tr><th>S. No</th><th>Name</th><th>DIN</th><th>Designation</th></tr><tr><td>01</td><td>Ms. Shahla Ayoub</td><td>09834993</td><td>Chairperson</td></tr><tr><td>02</td><td>Mr. Amitava Chatterjee</td><td>07082989</td><td>Member</td></tr><tr><td>03</td><td>Mr. Umesh Chandra Pandey</td><td>01185085</td><td>Member</td></tr><tr><td>04</td><td>Mr. Anil Kumar Goel</td><td>00672755</td><td>Member</td></tr><tr><td>05</td><td>Mr. Anand Kumar</td><td>03041018</td><td>Member</td></tr><tr><td>06</td><td>Mr. Sudhir Gupta</td><td>09614492</td><td>Member</td></tr></table>									S. No	Name	DIN	Designation	01	Ms. Shahla Ayoub	09834993	Chairperson	02	Mr. Amitava Chatterjee	07082989	Member	03	Mr. Umesh Chandra Pandey	01185085	Member	04	Mr. Anil Kumar Goel	00672755	Member	05	Mr. Anand Kumar	03041018	Member	06	Mr. Sudhir Gupta	09614492	Member
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05	Mr. Anand Kumar	03041018	Member																																			
06	Mr. Sudhir Gupta	09614492	Member																																			
10.	Details of Review of NGRBCs by the Company:																																					
Subject for Review		Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other - please specify)																											
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9																			



Performance against above policies and follow up action	The Bank complies with all the policies. The Board of the Bank and its Committees meet periodically inter-alia for evaluating the performance of the Bank and to review the policies and per the timelines stipulated in the policies.
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	No

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

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

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

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

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by awareness programmes
Board of Directors	04	1. Master Class on 'Building Better Boards' 2. Program for Non-Executive Chairman & Directors on the Board of Banks, NBFCs, FIs 3. Workshop on Climate Change Risk & Sustainability for the Board Members of Banks, NBFCs & FIs 4. Program on Know Your Customer (KYC) and Anti Money Laundering (AML)	67%
Key Managerial Personnel	05	1. Workshop on Climate Change Risk & Sustainability for the Board Members of Banks, NBFCs & FIs 2. Program for Non-Executive Chairman & Directors on the Board of Banks, NBFCs, FIs 3. Master Class on 'Building Better Boards'. 4. Conference on Emerging roles & dimensions for CFO's; 5. Conference for Statutory Auditors and CFO's of commercial banks.	50%
Employees other than BoD and KMPs	180	Capacity building and skill upgradation	63%
Workers	Not Applicable		

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

(Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	--	Reserve Bank of India	₹1,50,900	Penalty imposed by RBI on Currency Chests / Branches	No
	--	Reserve Bank of India	₹6,60,000	Penalty imposed by RBI on ATM cash outs.	Yes
	--	Reserve Bank of India	₹3,31,80,000	i. The bank allowed certain BSBDAs holders to also open Savings Bank Deposit Accounts; ii. The bank did not identify beneficial owner for opening accounts of certain Legal Persons, who were not natural persons; iii. The bank allowed operations in certain small accounts that did not meet the regulatory requirements; and iv. The bank sanctioned a working capital demand loan to a Corporation against amounts receivable by way of subsidies from Government.	No
	--	--	--	--	--
Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	--	--	--	--	--
Punishment	--	--	--	--	--

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

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Penalty imposed by RBI on ATM Cash Outs, the Bank represented to RBI for waiver of penalty and 22 instances amounting to ₹2.20 lacs have been waived -off and reversed by RBI.	Reserve Bank of India

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

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

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

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

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

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



Case Details	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Not Applicable	

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

	FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	--	--	--	--

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

Observed Act/omission	Steps taken to address the non-compliances
The bank allowed certain BSBDA holders to also open Savings Bank Deposit Accounts;	Bank has placed system level checks in CBS to prevent opening of more than one BSBD account for a single customer, except in cases where a minor's account is opened under the parent's Cust-ID. Additionally, the system also restricts BSBD account holder from maintaining any other saving account simultaneously.
The bank did not identify beneficial owner for opening accounts of certain Legal Persons, who were not natural persons;	There is proper mechanism in place wherein beneficial owner details are identified in terms of RBI guidelines. KYC/AML Department follows up with the branches on regular basis and ensures beneficial owner details are added in all the eligible legal entity accounts.
The bank allowed operations in certain small accounts that did not meet the regulatory requirements;	Following system checks were implemented in CBS in the month of May 2023 to freeze such accounts at EOD if they exceed the following prescribed limits: i. The aggregate of all credits in a Financial Year exceeds ₹1,00,000. ii. The aggregate of all withdrawals and transfers in a month exceeds ₹10,000. iii. The balance in small account at any point of time exceeds ₹50,000. After 12 months of operations, additional checks ensure that accounts without KYC are frozen. Customization allows users to unfreeze the account only after KYC is updated. The system permits a small account without KYC to remain operational for an initial period of 12 months. If no valid documentation is submitted within this period, the account is automatically frozen. In line with regulatory directions, a new drop-down menu "KYC applied" (80KYC) has been created in Finacle, allowing customers to operate the account for an additional 12 months if proof of valid OVD application is provided. These accounts remain frozen until the KYC status is updated to either "KYC Submitted" or "KYC Applied." After 24 months, accounts marked with "KYC Applied" status are frozen again, and unfreezing is only allowed once KYC is obtained and updated in the system.
The bank sanctioned a working capital demand loan to a corporation against amounts receivable by way of subsidies from Government.	In order to avoid any such instances in future, Bank will take more cautious approach and diligently peruse RBI guidelines, and also seek clarification from RBI in case of any request for loan where revenues of the borrower also include of Govt. grants/ subsidies.

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

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Number of days accounts payables	--	--

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers and related parties along-with loans

and advances & investments, with related parties in the following format:

Parameter	Metrics	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as% of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers/ distributors as % of total sales to dealers / distributors	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	NA	NA
	b. Sales (Sales to related parties/ Total Sales)	NA	NA
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	0.014%	0.006%
	d. Investments(Investments in related parties/Total Investments made)	0.61%	0.72%

Leadership Indicators

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

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

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

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

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

Essential Indicators

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

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

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

**Leadership Indicators**

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

NIC Code	Name of the Product/ Service	%of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment as conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
----------	------------------------------	--------------------------------	--	---	--

Not Applicable

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

Name of Product / Service	Description of the risk / concern	Action Taken
---------------------------	-----------------------------------	--------------

Not Applicable

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

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year

Not Applicable

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

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable. However waste generated during routine operations is disposed through Local/ Municipal bodies. E-waste is returned to the supplier under buy-back scheme. No hazardous waste is generated keeping in view the nature of activity.					
E-waste						
Hazardous waste						
Other waste						

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

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
---------------------------	---

Not Applicable

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

1. a. Details of measures for the well-being of employees:

Category	Total (A)	% of employees covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
		Permanent employees									
Male	9108	*	*	9108	100	--	--	9108	100	--	--
Female	3143	*	*	3143	100	3143	100	NA	NA	--	--

Total	12251	*	*	12251	100	3143	25.65	9108	74.34	--	--
Other than Permanent employees											
Male	217	--	--	217	10	--	--	--	--	--	--
Female	37	--	--	37	100	--	--	--	--	--	--
Total	254	--	--	254	100	--	--	--	--	--	--

*Active employees are covered under Medical Reimbursement Scheme of the Bank in line with IBA norms.

** Active employees are covered under Group Accidental Insurance Cover (in case of accidental death).

- b. Details of measures for the well-being of workers: Not Applicable
- c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format-

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Cost incurred on wellbeing measures as a % of total revenue of the company	0.59%	0.54%

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

Benefits	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	35.40	--	Y	35.60	--	Y
Gratuity	100	--	Y	100	--	Y
ESI	--	--	--	--	--	--
Others - please specify	--	--	--	--	--	--

3. Accessibility of workplaces

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

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

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Equal opportunity Policy as per the Rights of Persons with Disabilities Act, 2016 is not in place. However, the Bank ensures that employees with disabilities are provided equal opportunity within the organization.

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

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	--	--
Female	100%	100%	--	--
Total	100%	100%	--	--

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

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	--
Other than Permanent Workers	--



Permanent Employees	Yes, a dedicated Grievance Redressal portal has been implemented within the Banks HRMS solution wherein all employees can lodge their grievances.
Other than Permanent Employees	

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

Benefits	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees	12251	11851	96.73	12415	12167	98
- Male	9108	8722	95.76	9260	9050	97.73
- Female	3143	3129	99.55	3155	3117	98.80
Total Permanent Workers	Not Applicable					
- Male						
- Female						

8. Details of training given to employees and workers:

Category	FY 2024-25 Current Financial Year					Total (D)	FY 2023-24 Previous Financial Year			
	Total (A)	On Health and safety measures		On Skill up-gradation			On Health and safety measures		On Skill up-gradation	
		No.(B)	% (B/A)	No.(C)	% (C/A)		Number (E)	%(E/D)	Number (F)	%(F/D)
	Employees									
Male	9108	0	0	4204			9260	0	4557	49
Female	3143	0	0	1556			3155	0	1665	53
Total	12251	0	0	5760			12415	0	6222	0
	Workers									
Male	Not Applicable									
Female										
Total										

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

Benefits	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No.(B)	%(B/A)	Total (C)	No.(D)	%(D/C)
Employees						
Male	9108	9108	100	9260	9260	100
Female	3143	3143	100	3155	3155	100
Total	12251	12251	100	12415	12415	100
Workers						
Male	Not Applicable					
Female						
Total						

10. Health and safety management system:

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

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

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

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

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

- c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)

Not Applicable

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

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

Safety Incident/Number	Category*	FY 2024-25 Current Financial Year	FY2023-24 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	NA	NA
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	NA	NA
No. of fatalities	Employees	Nil	Nil
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	NA	NA

*including in the contract workforce

12. Describe the measures taken by the entity to ensure a safe and healthy work place.
- The Bank ensures the safety and health of its employees by ensuring that the workplace environment is equipped with necessary infrastructure. Especially in wake of the recent Pandemic, the Bank ensured that Employees resort to COVID related standard operating Procedures for to ensure that there is no spread of COVID or other pathogens amongst each other in the office. The Bank also takes into consideration the standard Work related hazards associated with Electrical/ Fire related incidents, and necessary infrastructure has been deployed at Offices/Branches to mitigate the associated risks. In order to provide safety to the Female employees of the Bank, an internal committee has been formulated by the he Bank in accordance with the Sexual Harassment of Women at workplace (Prevention, prohibition and Redressal) Act, 2013.
13. Number of Complaints on the following made by employees and workers:

Benefits	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	--	--	--	--	--	--
Health & Safety	--	--	--	--	--	--



14. Assessments for the year:

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

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

Not Applicable

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N)

(A) Employee: Yes, the Bank provides compensatory package in the form of Group insurance cover as well as group accidental insurance cover to all its regular employees.

(B) Workers: Not applicable

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

With respect to employees, the Bank ensures that the taxes as applicable on their income is deduced and deposited in accordance with regulatory guidelines.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
Gender	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Employees	Nil	Nil	Nil	Nil
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No): No

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Nil
Working Conditions	Nil

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

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

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

The key stakeholders are promoters (Govt. of Union territories of J&K & Ladakh) shareholders, investors, employees, customers and public at large.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

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

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

Beyond customer interactions, the Bank integrates stakeholder perspectives through its Corporate Social Responsibility (CSR) framework. As part of its CSR engagement process, the Bank collaborates regularly with NGOs, government departments, community-based organizations, and local institutions to identify region-specific socio-economic and environmental issues. The feedback from these engagements helps the Bank ensure alignment of its CSR strategy with local development priorities and supports the Board's understanding of ground realities.

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

The Board recognizes the importance of customer feedback and takes it seriously in its decision-making processes. By involving the Customer Service Committee, the Board ensures that customer perspectives and concerns are given due consideration when formulating strategies and making important decisions. This approach helps the Bank align its actions with the expectations and needs of its customers, fostering a stronger relationship and better service delivery. Overall, the Bank places high value on stakeholder engagement, particularly with customers, and has established a structured process to capture their feedback and incorporate it into the decision-making at the Board level. This commitment reflects the Bank's dedication to maintaining open and transparent communication with stakeholders and delivering on their expectations.

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

The Bank through Corporate Governance and disclosures is committed to being transparent to its stakeholders. The Bank on regular basis engages with its stakeholders particularly customers and responsibly deliver on various issues and concerns about the bank and its future endeavours. Furthermore, The Bank's CSR efforts are strategically directed toward



improving the lives of vulnerable and marginalized groups, in line with its commitment to inclusive development. Special focus is placed on supporting low-income communities, women, people with disabilities, tribal populations, and those residing in conflict-affected or remote regions. The projects are planned with community involvement, thereby deepening the Bank's engagement with marginalized stakeholders in a meaningful and impactful manner.

PRINCIPLE 5 Businesses should respect and promote human rights

Essential Indicators

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

Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	%(B/A)	Total (C)	No. of employees / workers covered (D)	%(D / C)
Employees						
Permanent	12251	5760	47	12415	1862	15
Other than permanent	--	--	--	--	--	--
Total Employees						
Workers						
Permanent	Not Applicable					
Other than permanent						
Other than permanent						
Total Workers						

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

Category		FY 2024-25 Current Financial Year				FY 2023-24 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B /A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	%(F/D)
Employees										
Permanent	12251	--	--	12251	100	12415	--	--	12415	100
Male	9108	--	--	9108	100	9260	--	--	9260	100
Female	3143	--	--	3143	100	3155	--	--	3155	100
Other than Permanent	254	--	--	254	100	434	--	--	434	100
Male	217	--	--	217	100	368	--	--	368	100
Female	37	--	--	37	100	66	--	--	66	100
Workers										
Permanent	Not Applicable									
Male										
Female										
Other than Permanent										
Male										
Female										

3. Details of remuneration/salary/wages
 - a. Median Remuneration/ Wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD) (Excluding Whole-time Directors ¹)	09	26.80	01	NA
Key Managerial Personnel (includes MD&CEO and ED)	04	63.19	0	NA
Employees other than BoD and KMP	9108	15.15	3143	15.81

1. Remuneration is paid to 6 out of 10 Non-Executive Directors, whereas 04 directors, including the Woman Independent Director are not entitled to receive remuneration as per Articles of Association of the Bank.

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

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Gross wages paid to females as % of total wages	26.24%	23.09%

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

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

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

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

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

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

	FY2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	02	0	--	2	0	--
Discrimination at workplace	0	0	--	0	0	--
Child Labour	0	0	--	0	0	--
Forced Labour/ Involuntary Labour	0	0	--	0	0	--
Wages	0	0	--	0	0	--
Other human rights related issues	0	0	--	0	0	--

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

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	02	02
Complaints on POSH as a % of female employees / workers	0.06	0.06
Complaints on POSH upheld	00	00

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

Cases related to prevention of sexual harassment at work place are treated with utmost sensitivity and confidentiality in



line with the guidelines of the Sexual Harassment of Women at Work Place (prevention, prohibition and redressal) Act 2013. Further, the Bank provides protection against discrimination to employees who makes disclosure or raises a concern under the whistle blower policy. The Company strictly prohibits any attempt of retaliation by anyone against any employee who raises a concern. Human rights requirements form a part of the Bank's business agreements and contracts as and where relevant.

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

10. Assessments for the year:

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

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

NA

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.

NA

2. Details of the scope and coverage of any Human rights due-diligence conducted.

Nil

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

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

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	Nil
Discrimination at workplace	Nil
Child Labour	Nil
Forced Labour/Involuntary Labour	Nil
Wages	Nil
Others - please specify	Nil

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

NA

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

Essential Indicators

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

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	--	--
Total fuel consumption (B)	--	--
Energy consumption through other sources (C)	0.0052x10 ¹⁴	0.0052x10 ¹⁴
Total energy consumed from renewable sources (A+B+C)	0.0052x10¹⁴	0.0052x10¹⁴
From non-renewable sources		
Total electricity consumption (D)	0.8549x10 ¹⁴	0.7969x10 ¹⁴
Total fuel consumption (E)	0.5117x10 ¹⁴	0.5433x10 ¹⁴
Energy consumption through other sources (F)	--	--
Total energy consumed from non-renewable sources (D+E+F)	1.3666x10¹⁴	1.3402x10¹⁴
Total energy consumed (A+B+C+D+E+F)	1.3718x10¹⁴	1.3454x10¹⁴
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	1137 joules	1121 joules
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed/Revenue from operations adjusted for PPP)	--	--
Energy intensity in terms of physical output	--	--
Energy intensity (optional) - the relevant metric may be selected by the entity		

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

- Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any. (N)
- Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)		
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)		
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)		
Water intensity in terms of physical output		
Water intensity (optional) - the relevant metric may be selected by the entity		
Water intensity in terms of physical output		
Water intensity (optional) - the relevant metric may be selected by the entity		



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

4. Provide the following details related to water discharged:

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	Not Applicable	
- No treatment		
- With treatment - please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment - please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment - please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment - please specify level of treatment		
(v) Others		
- No treatment		
- With treatment - please specify level of treatment		
Total water discharged (in kilolitres)		

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

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation. (N)
6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
NOx	Not Applicable (Being a banking company, the activities/operations carried out do not lead to emission of effluent gases)		
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others - please specify			

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

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

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	Not Applicable (Being a banking company, the activities/operations carried out do not lead to emission of effluent gases)	
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent		
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)			
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)			
Total Scope 1 and Scope 2 emission intensity in terms of physical output			
Total Scope 1 and Scope 2 emission intensity (optional) - the relevant metric may be selected by the entity			

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

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details. No
9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Plastic waste (A)	Not Applicable	
E-waste (B)		
Bio-medical waste (C)		
Construction and demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)		
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G +H)		
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations)		
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)		
Waste intensity in terms of physical output		
Waste intensity (optional) - the relevant metric may be selected by the entity		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		



Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Category of waste	Not Applicable	
(i) Recycled		
(ii) Re-used		
(iii) Other recovery operations		
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste	Not Applicable	
(i) Incineration		
(ii) Landfilling		
(iii) Other disposal operations		
Total		

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

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

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

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

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

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

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

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):
For each facility / plant located in areas of water stress, provide the following information:
 - (i) Name of the area
 - (ii) Nature of operations
 - (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) - the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	Not Applicable	
- No treatment		
- With treatment - please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment - please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment - please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment - please specify level of treatment		
(v) Others		
- No treatment		
- With treatment - please specify level of treatment		
Total water discharged (in kilolitres)		

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

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

Parameter	Unit	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	Not Applicable	
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) - the relevant metric may be selected by the entity			

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



3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities. Not Applicable
4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
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5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Business continuity plan (BCP) is a plan developed to maintain or resume operations, including service to customers, in the event of abnormal/unintended disruption. The objectives of a BCP is to minimize financial loss to the institution, continue to serve customers and financial market participants, and mitigate the negative effects of disruptions which can impact the institutional strategic plans, reputation, operations, liquidity, credit quality, market position, and ability to remain in compliance with applicable laws and regulations.

Bank has aligned its BCP with ISO 22301 standards. As per the requirements of the standard the Bank has completed all the necessary training programmes of all the concerned officials, conducted BIA of all the applications and processes, developed recovery plans, identified scenarios for crisis management plan and has completed the audit of its Business Continuity Management System (BCMS). Further as per the requirements of the ISO 22301 standards Bank's existing BCP has been bifurcated into Four (4) documents viz-

- BCP policy,
- Business Continuity plan,
- Crisis Management Plan
- Business Continuity Management System Scope Document

A brief description of these documents is given as under:

1. BCP policy:

The purpose of this policy is to develop and strengthen Bank's Business Continuity Program.

Bank's approach to Business Continuity Management (BCM) is integrated, streamlined & sustainable for managing not only disruptions but also operational responses where possible that may impact the organization. Bank aims to maintain continuity of operations and Client/Business priorities while minimizing the impact of disruptions and safeguarding its people, clients, shareholders, business and overall brand.

This policy communicates Bank's commitment to building continuity through sound principles and ongoing governance to ensure the organization can quickly adapt and respond to disruptions.

2. Business Continuity plan:

A business continuity plan (BCP) is a plan developed to maintain or resume operations, including service to customers, in the event of abnormal/unintended disruption. The business continuity plan identifies and defines the criticality of the processes and accordingly prioritizing the activities to be resumed in the event of disruption. The business continuity plan aims to carry Business Impact Analysis (BIA) of all the business processes and applications required to run these processes. The BIA helps in defining the Recovery Time Objective (RTO) and Recovery Point Objective (RPO) for all the applications. Based on the outcome of BIA, the activities/functions of the Bank were classified as Critical, Essential and Desirable and accordingly their recovery time Objective (RTO) and Recovery Point Objective (RPO) has been established. Critical functions are the business functions, which if interrupted or unavailable for some time, can completely jeopardize the business and cause heavy damages. Essential functions are those functions, whose loss would affect the bank's business in the long run. Desirable functions are those functions that are normally required for achieving business and strategy objectives of the organization. Within the "Critical" category, the processes are further classified into two levels which would help in prioritizing the recovery operation.

3. Crisis Management Plan:

The objective of the Crisis Management plan is to provide an incident crisis management structure by defining responsibilities and response procedures to be followed and preventing an incident from escalating into crisis. This will help the Bank's incident management team to return to a normal service level, as quickly as possible with minimum disruption to the business.

4. Business Continuity Management System Scope Document:

The scope of Business Continuity Management System (BCMS) is applicable to bank at enterprise level.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

NA

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

NA

8. How many Green Credits have been generated or procured:

a. By the listed entity : Nil

b. By the top 10 (in terms of value of purchases and sales, respectively) value chain partners: Nil

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

Essential Indicators

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

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

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

Name of authority	Brief of the case	Corrective action taken
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Leadership Indicators

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

The Bank does not participate in policy advocacy but is involved in consultation/ discussion forums with the government and other bodies in the banking industries.

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year. Nil
2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity: Not Applicable
3. Describe the mechanisms to receive and redress grievances of the community.

Bank has put in place Complaint Management System named as Customer Service Request Tracking System (CSRTS). The said portal has customer interface and is accessible to the customers through Bank's Website, mPay and ebanking channels. Customer registers his/her grievance/ Service Request on the CSRTS Portal and gets the acknowledgement instantly with Unique ID for further reference. The TAT for resolution of complaint is 30 days. In case, the complaint is rejected, it is escalated to Internal Ombudsman for his opinion. In case, he upholds the Bank's decision to reject the complaint, response is sent to the customer that the complaint has been examined by Bank's Internal Ombudsman also



and if he/she is not satisfied with the Bank's decision, he/she can approach RBIO.

Customer complaints are also received through other portals such as JK Samadhan, CPGRAMS, DFS & NCH. Besides, complaints are received through Post and Email which are processed through the CSRTS Portal.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Not Applicable

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

Location	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Rural	36.06%	35.60%
Semi-urban	16.04%	16.08%
Urban	26.88%	26.92%
Metropolitan	21.02%	21.40%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

- Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above): NA
- Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S. No.	State	Aspirational District	Amount spent (In INR)
01	J&K	Kupwara	Nil
02	J&K	Baramulla	1,12,00,000

- Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) No
 - From which marginalized /vulnerable groups do you procure? NA
 - What percentage of total procurement (by value) does it constitute? NA
- Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge: NA
- Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved. NA
- Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Four 08-seater E-Vehicles to AIIMS Jammu	Over 100000 annually (at an average of 300 persons a day)	100% Beneficiaries are the patients visiting the Hospital for treatment
2	Trolley and Wheelchairs to SKIMS, Narayana Hospital, B&J Hospital, GMC Anantnag	Over 100000 (calculated as per one beneficiary of the item per day- total 291 items)	90% (Govt.-run hospitals are mostly frequented by economically weaker sections and people belonging to other marginalized and vulnerable sections of society)
3	A multi-purpose vehicle to Shri Amarnath Shrine Board (SASB)	Not quantifiable	Not quantifiable
4	40 KW on-grid Solar power system to BALGRAN, a Charitable Home for Destitute Children	200 (being the total enrollment at the Balgran School and hostel)	100% (The organization caters to economically weaker, orphans and destitute only)

S. No.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
5	Four 08 Seater E-Vehicles to IIM Jammu	Over 1800 annually (being number of students enrolled in IIM)	25% (conservative estimates of the percentage of specially-abled students and students from other marginalized/ vulnerable sections of the society)
6	Platelet therapy kits for children suffering from blood dysfunctional diseases at the Paediatric Oncology Department of SKIMS, Soura.	Upto 200	100%
7	Waste Bins at Pahalgam	Not quantifiable	Not quantifiable
8	Digital awareness campaign for pensioners through pamphlets on the Jeevan Pramaan App	Not quantifiable	Not quantifiable
9	Two Vehicles for the Election Commission J&K for Voter Education	Not quantifiable	Not quantifiable
10	Support to Bhartiya Shiksha Samiti (One bus for school at Kathua and One library-on-wheels vehicle for Ladakh)	32 (Being the number of students benefitting from the school bus. Numbers for library-on-wheels are not quantifiable.	100%
11	Financial Cum Digital Literacy Campaign through Informative Videos and dissemination on various media.	Over 650000 (being the total impressions made on social media)	Not quantifiable
12	IT equipment to the Press Club of Kashmir	Not quantifiable	Not quantifiable
13	Nutritional support to TB Patients of Kargil under PM's TB Mukht Abhiyan	97	100%
14	Four 08 Seater E-Vehicles to IIT Jammu	Over 1700 annually (being number of students enrolled in IIT)	25% (conservative estimates of the percentage of specially-abled students and students from other marginalized/ vulnerable sections of the society)
15	Community Development initiative in Heritage Village 'Karcheykhar' Kargil through District Administration	Not quantifiable	Not quantifiable
16	Nutritional support to TB patients of Leh Ladakh under PM's TB Mukht Bharat Abhiyaan	105	100%
17	Assessment and treatment of persons with hearing and speech impairment through the Voluntary Medicare Society	21800 (being the number of persons who benefitted from assessment camps and received free-of-cost hearing aids)	100%
18	Project on Maternal and Infant Health among Tribal population through SPVLG Foundation	30000 (being the number of women who benefitted from counselling sessions, health check-ups, and awareness sessions)	100%
19	TB Eradication Initiative through Multi-Purpose Awareness Vehicle - Support to District Tuberculosis Center Kargil	Not quantifiable	Not quantifiable
20	Promotion of Sports -Contribution to Football Academies of the Bank	40 (Number of trainees in the academies during the year)	Not quantifiable
21	Infrastructure support to schools run by Punjab Waqf Board and Haryana Waqf Board	Over 1500 (students studying at the two schools)	100%
22	Providing 01 School Bus to the Army Goodwill School (Pinewoods), Hamirpur, Poonch	32 (The number of students who will be availing the transport facility)	100%
23	Providing Notebooks to 700 Underprivileged Students in Kalakote	700	100%



S. No.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
24	Enhancing Support for Children with Cognitive Disabilities through the Autism Welfare trust	38 (being the number of specially abled children enrolled at the facility)	100%
25	Green Campus Initiative: E-Vehicles to Jammu University and Institute of Technology (UoK), Zakura	Over 4100 annually (being number of students enrolled in two institutions)	25% (conservative estimates of the percentage of specially-abled students and students from other marginalized/ vulnerable sections of the society)
26	Tuberculosis Elimination Campaign under PM's TB Mukht Bharat Abhiyaan (Food baskets to 400 TB patients of Jammu and SMS awareness Campaign)	400	100%
27	Project Vasundhara - Walnut plantation for livelihood generation of marginal farmers through Sewa Bharti	300 (being the number of people who received walnut saplings under the project)	100%
28	Providing 300KV on-grid and 90KV hybrid Solar Photovoltaic Power Plant to Islamic University of Science and Technology	Not quantifiable	Not quantifiable
29	Support to JK's Health Infra (Medical Equipment, Mobility Items and Ambulances to various Hospitals)	Not quantifiable	Not quantifiable
30	Providing Modern Zoo Management System and 10 E-vehicles to Jambu Zoo	Not quantifiable	Not quantifiable
31	Green Campus Initiative at SKUAST-K	Not quantifiable	Not quantifiable
32	Skill Development - Collaboration with CIIT Baramulla and CIIT Jammu	3000 (being the number of people who will receive training at the two centers)	100%
33	Contribution to JKBRSETI Society	11726 (being the number of people trained in the RSETIs during the year)	Not quantifiable
34	Contribution to Armed Forces Flag Day Fund for education of 834 children of ex-servicemen and war widows	834	100%
35	Contribution to Shri Mata Vaishno Devi Charitable Society for medical equipment	Not quantifiable	Not quantifiable
36	Preservation of the cultural and archaeological heritage of J&K through IUST Awantipora	Not quantifiable	Not quantifiable
37	Contribution to RamaKrishna Mission for Physiotherapy Equipment and Elevator at their Health Center	12000 (being the average annual footfall of patients at the health center)	100% (as the health center is focused towards the welfare of the poor, elderly and underprivileged.
38	Providing 30-seater buses to 10 Degree colleges in J&K	300 (being the number of students who will avail the facility)	100% (all degree colleges are located in remote areas)
39	Financial/Digital literacy & Cyber Security Campaign on Social Media	Over 30000000 (being the number of impressions the videos made across social media platforms)	Not quantifiable
40	Upgradation of Chatravas 'Drishti' hostel at Pauni Chak run by Sewa Bharti	24 (being the number of poor children enrolled at the facility)	100%
41	Support Vehicle to 'The Sara' (NGO) to enhance community outreach	Not quantifiable	Not quantifiable
42	Upgradation of Infrastructure at the Special Care facility run by Specially Abled Children Trust	15 (being the number of children enrolled at the facility)	100%

S. No.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
43	Upgradation of Viraj Bal Bhawan School at Khanpur Nagrota, run by Sewa Bharti	29 (being the number of economically weaker children enrolled at the facility)	100%
44	Financial Empowerment for Farmers: Awareness on Prompt Repayment Incentive (PRI) through multimedia	Not quantifiable	Not quantifiable
45	Swachh Kranti - JK Bank's contribution to Swachh Bharat Kosh (SBK)	Not quantifiable	Not quantifiable
46	Contribution to Prime Minister's National Relief Fund (PMNRF)	Not quantifiable	Not quantifiable
47	Three 08-Seater E Vehicles to the University of Kashmir	Over 4000 annually (being number of students enrolled in two institutions)	25% (conservative estimates of the percentage of specially-abled students and students from other marginalized/ vulnerable sections of the society)
48	Support to Kisan Sathi Chatbot through the Agriculture Production Department, J&K	Not quantifiable	Not quantifiable
49	Infrastructure Development at Gulshan Mehal hostel (Orphanage) run by JK Yateem Trust	55 (being the number of orphan children enrolled at the facility)	100%

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

Essential Indicators

- Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Bank has put in place Complaint Management System named as Customer Service Request Tracking System (CSRTS). The said portal has customer interface and is accessible to the customers through Bank's Website, Mpay and ebanking channels. Customer registers his/her grievance/ Service Request on the CSRTS Portal and gets the acknowledgement instantly with Unique ID for further reference. The TAT for resolution of complaint is 30 days. In case, the complaint is rejected, it is escalated to Internal Ombudsman for his opinion. In case, he upholds the Bank's decision to reject the complaint, response is sent to the customer that the complaint has been examined by Bank's Internal Ombudsman also and if he/she is not satisfied with the Bank's decision, he/she can approach RBIO.

Customer complaints are also received through other portals such as JK Samadhan, CPGRAMS, DFS & NCH. Besides, complaints are received through Post and Email which are processed through the CSRTS Portal.

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

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

- Number of consumer complaints in respect of the following:

	FY 2024-25 (Current Financial Year)		Remarks	FY 2023-24 (Previous Financial Year)		Remarks
	Received during the year	Pending resolution at the end of year		Received during the year	Pending resolution at the end of year	
Data Privacy	24	0		47	01	
Advertising	0	0		0	0	
Cyber Security	361	0		22	02	
Delivery of essential services	898	17		388	07	
Restrictive Trade Practices	0	0		0	0	
Unfair trade practices	0	0		0	0	
Other	93164	1397		3040	388	



4. Details of instances of product recalls on account of safety issues: NA
5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.
Yes, a Board approved Cyber Security Policy is in place.
6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services. NA
7. Provide the following information relating to data breaches:
 - a. Number of instances of data breaches along-with impact. Nil
 - b. Percentage of data breaches involving personally identifiable information of customers. Nil
 - c. Impact if any of the data breaches. Nil

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).
Products & Services Information of the Bank is made available through multimedia channels/platforms that include Bank's social media handles:
Facebook: <https://www.facebook.com/jnkbank/>
X (formerly twitter): <https://x.com/JandKBank>
Instagram: <https://www.instagram.com/jkbankofficial/>
YouTube: https://www.youtube.com/c/JKBankofficial?sub_confirmation=1
LinkedIn: <https://www.linkedin.com/company/jandkbank/>
In addition to it, the information is also available on Bank's website (<https://www.jkbank.com>) and WhatsApp banking / Chatbot.
2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.
Besides Information about our various products and services, advisories are prominently displayed on Bank's social media handles viz. Facebook, X formerly Twitter, Instagram, YouTube, LinkedIn. And in line with the directions from the Information Security department, information related to Cyber Awareness is published in Print Media & across Bank's Social Media Platforms.
3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.
In the event of any disruption or discontinuation of essential services, the Bank ensures prompt and transparent communication through a range of channels, including Print, Electronic & Social Media, emails, SMS alerts and scrolling notifications on the official website of the Bank.
4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/ Not Applicable) If yes, provide details in brief.
In addition to displaying the information about the products and services of the Bank on its website, Bank displays the information about its products and services on social media, LCDs installed in branch / office premises, Digital Signages at various branches etc.
Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)
Yes, Bank has conducted Customer Satisfaction Survey in June-July, 2024 regarding services and products offered by the Bank. The survey was conducted through an External Agency and respondents gave NPS of 8.06 (on scale on 1 - 10) to the Bank.