



Board Secretariat

Ref:- JKB/BS/F3652/2025/088
Date: 03rd August, 2025

National Stock Exchange of India Limited

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

The BSE Limited

Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code:532209

SUB: - PUBLICATION OF NOTICE IN NEWSPAPER REGARDING 87TH ANNUAL GENERAL MEETING OF THE BANK, CUT OFF DATE FOR E-VOTING AND RECORD DATE

Dear Sirs,

Pursuant to Securities Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the newspaper publication published in the State Times Jammu, Srinagar News, Rising Kashmir and The Hindu (Delhi Edition) on 03rd August, 2025 regarding 87th Annual General Meeting of the Bank, Cut Off Date for E-Voting and Record Date.

This is for your information and appropriate dissemination.

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary



J&K Bank
Serving To Empower

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NOTICE OF 87TH ANNUAL GENERAL MEETING, E-VOTING PROCEDURE AND RECORD DATE

Notice is hereby given that the 87th Annual General Meeting ("AGM") of the Shareholders of the Jammu and Kashmir Bank Limited ("Bank"), will be held on Tuesday, August 26, 2025 at 1100 hours at Sher-i-Kashmir International Conference Centre, Srinagar J&K - 190001 to transact the business as set out in the Notice of Annual General Meeting.

The Bank has sent Notice of the 87th AGM along with the Annual Report for the Financial Year 2024-25 on Saturday, August 02, 2025 through electronic mode to Members whose email addresses are registered with the Bank/Registrar & Transfer Agent/Depository Participants. A letter providing Direct Web Link, QR Code and Navigation Path where Notice of 87th Annual General Meeting and Annual Report for Financial Year 2024-2025 can be assessed has been dispatched to those Members whose email addresses are not registered.

The Notice of the AGM and Annual Report for the Financial Year 2024-25 is available on the Bank's website at jkbank.com/sites/default/files/2025-07/Annual-Report-2024-25.pdf, on the websites of the Stock Exchanges i.e. The BSE Limited at www.bseindia.com, National Stock Exchange of India Limited at www.nseindia.com and on the website of the M/s National Securities Depositories Limited at <https://evoting.nsdl.com>

In compliance with Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended from time to time, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standards on General Meetings issued by the Institute of Company Secretaries of India (ICSI), Bank is pleased to provide e-voting facility through M/s National Securities Depositories Limited for all shareholders of the Bank to enable them to cast their votes electronically on the items mentioned in the Notice of the 87th Annual General Meeting of the Bank.

The remote e-voting facility shall be available during the following period:

E-Voting Event ID	134893
Cut-off date for determining Members entitled to vote	Tuesday, August 19, 2025
Commencement of remote e -voting period	Saturday, August 23, 2025 from 0900 Hours
End of remote e -voting period	Monday, August 25, 2025 upto 1700 Hours

Members holding shares of the Bank as on Cut-Off Date shall be entitled to vote during remote e-voting or voting at the AGM. Members can select Event ID: 134893 to cast their vote electronically. The remote e-voting module will be disabled by M/s National Securities Depositories Limited after the end of remote e-voting. The facility for voting shall also be provided at the AGM. A Member can opt for only single mode of voting i.e. through remote e-voting or voting at the AGM. If a Member casts vote(s) by both modes, then voting done through remote e-voting shall prevail and vote(s) cast at the Meeting shall be treated as "INVALID". However, Members who have voted through remote e-voting shall be eligible to attend the AGM. Details of the process/method of casting votes by Members is included in the AGM Notice. Any person who acquires shares of the Bank and become Member of the Bank after dispatch of the notice and holding shares as on cut-off date, may obtain the Login ID and Password by sending a request at evoting@nsdl.com.

The voting rights of Members shall be in proportion to the equity shares held by them in the Paid-up Equity Share Capital of the Bank as on Tuesday, August 19, 2025 being the "Cut-Off Date" for this purpose. A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the Cut-Off Date shall only be entitled to avail the facility of remote e-voting as well as voting at the AGM.

Members who are holding shares in physical form or who have not registered their email addresses are requested to refer to the Notice of the AGM for the process to be adopted for obtaining the User ID and Password for casting the vote through remote e-voting. In case of any difficulty in casting vote through remote e-voting, Members may contact:

Ms. Pallavi Mhatre,
Senior Manager,
National Securities Depository Limited
Address: 3rd- 7th Floor, Naman Chambers Plot C32,
G - Block Bandra Kurla Complex, Bandra (E),
Mumbai - 400051
Email: evoting@nsdl.com
Tel No. 022-48867000
Website: <http://evoting.nsdl.com>.

Dividend related Information:

The Board of Directors of the Bank at its meeting held on 05th May, 2025, recommended a dividend of Rs.2.15 per equity share (215%) on the face value of ₹1/- each for the Financial Year ended March 31, 2025.

The record date for determining eligibility of members entitled to receive the dividend on equity shares, if approved by the shareholders of the Bank at the AGM is Tuesday, August 19, 2025. Dividend shall be paid to those shareholders whose names appear in the Bank's Register of Members/Statements of Beneficial Position received from the National Securities Depository Limited and the Central Depository Services (India) Limited as at the close of business hours on Tuesday, August 19, 2025. Further, the dividend for FY 2024-25, if approved by the shareholders at the 87th AGM, will be paid to the eligible equity shareholders of the Bank on or after Wednesday, August 27, 2025, in accordance with the provisions of applicable laws.

Members are also requested to note that pursuant to the provisions of the Finance Act, 2020, the Bank would be required to deduct Tax at Source ('TDS') at the prescribed rates in respect of payment of dividend to its Members, resident as well as non-resident, if so approved by the Shareholders of the Bank at the AGM. For more details, Members are requested to refer the dividend related information provided in the Notice of the AGM.

You may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting User Manual for Shareholders available at the download section of <http://evoting.nsdl.com> or contact M/s National Securities Depositories Limited at Tel No. 022-48867000. You may also send an e-mail to the Bank at: sharedeptt_gc@jkbmail.com.

We look forward for your participation at the 87th Annual General Meeting of the Bank.

By order of the Board of Directors
Mohammad Shafi Mir
(Company Secretary)

Place: Srinagar
Date: 02nd August, 2025

تاریخ: 02 اگست 2025