

## CORPORATE GOVERNANCE REPORT

<b>General information about company</b>	
Scrip code	532209
NSE Symbol	J&KBANK
MSEI Symbol	NOTLISTED
ISIN	INE168A01041
Name of the entity	JAMMU AND KASHMIR BANK LIMITED
Date of start of financial year	01-04-2023
Date of end of financial year	31-03-2024
Reporting Quarter	Yearly
Date of Report	31-03-2024
Risk management committee	Applicable
Market Capitalisation as per immediate previous Financial Year	Top 500 listed entities

**Annexure I**

**Annexure I to be submitted by listed entity on quarterly basis**

**I. Composition of Board of Directors**

Disclosure of notes on composition of board of directors explanatory							Textual Information(1)	
Whether the listed entity has a Regular Chairperson							No	
Whether Chairperson is related to MD or CEO							No	
Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	BALDEV PRAKASH	AAQPP0237N	09421701	Executive Director	Not Applicable	CEO-MD	08-07-1967
2	Mr	PAWAN KOTWAL IAS	ABDPK6567G	02455728	Non-Executive - Non Independent Director	Not Applicable		04-12-1965
3	Mr	SANTOSH DATTATRAYA VAIDYA IAS	AALPV1135G	05340193	Non-Executive - Non Independent Director	Not Applicable		14-04-1974
4	Mr	MANDEEP K BHANDHARI IAS	AFJPB5280K	07310347	Non-Executive - Non Independent Director	Not Applicable		14-12-1974
5	Mr	R K CHHIBBER	ABHPC8622L	08190084	Non-Executive - Non Independent Director	Not Applicable		29-07-1966
6	Mr	RAJEEV LOCHAN BISHNOI	AAOPB4855G	00130335	Non-Executive - Independent Director	Not Applicable	Shareholder Director	21-01-1960
7	Mr	NABA KISHORE SAHOO	AKZPS8593D	07654279	Non-Executive - Independent Director	Chairperson	Shareholder Director	24-02-1959
8	Mr	UMESH CHANDRA PANDEY	AAHPP2751L	01185085	Non-Executive - Independent Director	Not Applicable	Shareholder Director	01-01-1961
9	Mr	ANIL KUMAR GOEL	AAHPG3919P	00672755	Non-Executive - Independent Director	Not Applicable	Shareholder Director	02-01-1962
10	Mr	ANAND KUMAR	AADPK1030B	03041018	Non-Executive - Independent Director	Not Applicable	Shareholder Director	23-10-1961
11	Mr	SUDHIR GUPTA	ABYPG7709D	09614492	Executive Director	Not Applicable		04-11-1967
12	Ms	SHAHLA AYOUB	AECPW3554P	09834993	Non-Executive - Independent Director	Not Applicable	Shareholder Director	14-06-1987

**I. Composition of Board of Directors****Disqualification of Directors under section 164 of the Companies Act, 2013**

Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active
7	No				Active
8	No				Active
9	No				Active
10	No				Active
11	No				Active
12	No				Active

**I. Composition of Board of Directors**

Sr	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A(1) & 17A(2)]	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	NA		30-12-2021	30-12-2021		36	1	0	1	0			
2	NA		24-07-2023	24-07-2023			1	0	0	0			
3	NA		22-08-2023	22-08-2023			1	0	0	0			
4	NA		20-10-2023	20-10-2023			1	0	0	0			
5	NA		10-06-2019	30-12-2021			1	0	2	1			
6	NA		21-01-2022	21-01-2022		36	1	1	1	0			
7	NA		01-03-2020	01-03-2022		36	1	1	0	0			
8	NA		21-01-2022	21-01-2022		36	1	1	2	0			
9	NA		21-01-2022	21-01-2022		36	1	1	1	1			
10	NA		03-03-2022	03-03-2022		36	1	1	1	0			
11	NA		14-12-2022	14-12-2022		36	1	0	1	0			
12	NA		26-12-2022	26-12-2022		36	1	1	1	0			

**Text Block**

Textual Information(1)

For the Financial year ended March, 2024, the Bank did not have a regular part time chairperson of the Board. As such the Board Meetings for the said Financial year were chaired by an Independent Director.

<b>Audit Committee Details</b>							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Chairperson	25-04-2023		
2	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	31-01-2022		
3	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	26-09-2022		
4	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	03041018	ANAND KUMAR	Non-Executive - Independent Director	Chairperson	26-09-2022		
2	00130335	RAJEEV LOCHAN BISHNOI	Non-Executive - Independent Director	Member	31-01-2022		
3	07654279	NABA KISHORE SAHOO	Non-Executive - Independent Director	Member	01-03-2020		
4	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	25-04-2023		

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Chairperson	21-10-2022		
2	09421701	BALDEV PRAKASH	Executive Director	Member	25-04-2023		
3	00130335	RAJEEV LOCHAN BISHNOI	Non-Executive - Independent Director	Member	21-10-2022		
4	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	31-01-2022		
5	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		
6	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Member	20-02-2023		



Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Chairperson	31-01-2022		
2	08190084	R K CHHIBBER	Non-Executive - Non Independent Director	Member	21-10-2022		
3	00130335	RAJEEV LOCHAN BISHNOI	Non-Executive - Independent Director	Member	31-01-2022		
4	07654279	NABA KISHORE SAHOO	Non-Executive - Independent Director	Member	01-03-2022		
5	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	09834993	SHAHLA AYOUB	Non-Executive - Independent Director	Chairperson	20-02-2023		
2	09421701	BALDEV PRAKASH	Executive Director	Member	26-09-2022		
3	01185085	UMESH CHANDRA PANDEY	Non-Executive - Independent Director	Member	21-01-2022		
4	00672755	ANIL KUMAR GOEL	Non-Executive - Independent Director	Member	31-01-2022		
5	03041018	ANAND KUMAR	Non-Executive - Independent Director	Member	27-04-2022		
6	09614492	SUDHIR GUPTA	Executive Director	Member	20-02-2023		

<b>Other Committee</b>						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks

**Annexure 1****Annexure 1****III. Meeting of Board of Directors**

Disclosure of notes on meeting of board of directors explanatory								
Sr	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	20-10-2023				Yes	11	9	6
2	20-11-2023		30		Yes	12	11	6
3	15-12-2023		24		Yes	12	11	6
4		20-01-2024	35		Yes	12	12	6
5		08-02-2024	18		Yes	12	10	6
6		23-03-2024	43		Yes	12	11	6

**Annexure 1**

**IV. Meeting of Committees**

Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	19-10-2023				Yes	4	4	3	0
2	Audit Committee	21-11-2023	32			Yes	4	4	3	0
3	Audit Committee	19-01-2024	58			Yes	4	4	3	0
4	Audit Committee	26-02-2024	37			Yes	4	4	3	0
5	Nomination and remuneration committee	19-10-2023				Yes	4	4	4	0
6	Nomination and remuneration committee	09-11-2023	20			Yes	4	4	4	0

**Annexure 1**

**IV. Meeting of Committees**

Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
7	Nomination and remuneration committee	02-02-2024	84			Yes	4	4	4	0
8	Nomination and remuneration committee	27-02-2024	24			Yes	4	4	4	0
9	Nomination and remuneration committee	21-03-2024	22			Yes	4	4	4	0
10	Stakeholders Relationship Committee	14-12-2023				Yes	6	6	3	0
11	Stakeholders Relationship Committee	09-02-2024	56			Yes	6	6	3	0
12	Risk Management Committee	21-11-2023				Yes	5	5	3	0
13	Risk Management Committee	27-02-2024	97			Yes	5	5	3	0
14	Corporate Social Responsibility Committee	14-12-2023				Yes	6	6	4	0
15	Corporate Social Responsibility Committee	27-02-2024	74			Yes	6	6	4	0

**Annexure 1**

**V. Related Party Transactions**

Sr	Subject	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Whether prior approval of audit committee obtained	NA	
2	Whether shareholder approval obtained for material RPT	NA	
3	Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee	NA	

## Annexure 1

### VI. Affirmations

Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes



**Annexure 1**

Sr	Subject	Compliance status
1	Name of signatory	Mohammad Shafi Mir
2	Designation	Company Secretary and Compliance Officer

## Annexure II

**Annexure II to be submitted by listed entity at the end of the financial year (for the whole of financial year)**

### I. Disclosure on website in terms of Listing Regulations

Sr	Item	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.	Web address
1	Details of business	Yes		<a href="https://www.jkbank.com/pdfs/investor/naturebusiness.pdf">https://www.jkbank.com/pdfs/investor/naturebusiness.pdf</a>
2	Terms and conditions of appointment of independent directors	Yes		<a href="https://www.jkbank.com/pdfs/policy/letter-of-appointment-independent-director-25122020.pdf">https://www.jkbank.com/pdfs/policy/letter-of-appointment-independent-director-25122020.pdf</a>
3	Composition of various committees of board of directors	Yes		<a href="https://www.jkbank.com/others/common/board-committees.php">https://www.jkbank.com/others/common/board-committees.php</a>
4	Code of conduct of board of directors and senior management personnel	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php">https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php</a>
5	Details of establishment of vigil mechanism/ Whistle Blower policy	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php">https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php</a>
6	Criteria of making payments to non-executive directors	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php">https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php</a>
7	Policy on dealing with related party transactions	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php">https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php</a>
8	Policy for determining 'material' subsidiaries	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php">https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php</a>
9	Details of familiarization programmes imparted to independent directors	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/familisation.php">https://www.jkbank.com/investor/stockExchangeIntimation/familisation.php</a>
10	Email address for grievance redressal and other relevant details	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/shareholderInformation.php">https://www.jkbank.com/investor/stockExchangeIntimation/shareholderInformation.php</a>
11	Contact information of the designated officials of the listed entity who are responsible for assisting and handling investor grievances	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/shareholderInformation.php">https://www.jkbank.com/investor/stockExchangeIntimation/shareholderInformation.php</a>

12	Financial results	Yes		<a href="https://www.jkbank.com/investor/financials/financialinfo.php">https://www.jkbank.com/investor/financials/financialinfo.php</a>
13	Shareholding pattern	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/shareholdingPattern.php">https://www.jkbank.com/investor/stockExchangeIntimation/shareholdingPattern.php</a>
14	Details of agreements entered into with the media companies and/or their associates	Yes		<a href="https://www.jkbank.com/nna.php">https://www.jkbank.com/nna.php</a>

## Annexure II

**Annexure II to be submitted by listed entity at the end of the financial year (for the whole of financial year)**

### I. Disclosure on website in terms of Listing Regulations

Sr	Item	Compliance status (Yes/No/NA)	If status is "No" details of non- compliance may be given here.	Web address
15.1	Schedule of analyst or institutional investor meet and presentations made by the listed entity to analysts or institutional investors simultaneously with submission to stock exchange	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/announcements30.php">https://www.jkbank.com/investor/stockExchangeIntimation/announcements30.php</a>
15.2	Audio or video recordings and transcripts of post earnings/quarterly calls	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/announcements30.php">https://www.jkbank.com/investor/stockExchangeIntimation/announcements30.php</a>
16	New name and the old name of the listed entity	NA		
17	Advertisements as per regulation 47 (1)	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/announcements_newspaper.php">https://www.jkbank.com/investor/stockExchangeIntimation/announcements_newspaper.php</a>
18	Credit rating or revision in credit rating obtained	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/creditratings.php">https://www.jkbank.com/investor/stockExchangeIntimation/creditratings.php</a>
19	Separate audited financial statements of each subsidiary of the listed entity in respect of a relevant financial year	Yes		<a href="https://www.jkbank.com/investor/financials/subsidiaryFinancials.php">https://www.jkbank.com/investor/financials/subsidiaryFinancials.php</a>
20	Secretarial Compliance Report	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/secretarial.php">https://www.jkbank.com/investor/stockExchangeIntimation/secretarial.php</a>
21	Materiality Policy as per Regulation 30 (4)	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php">https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php</a>
22	Disclosure of contact details of KMP who are authorized for the purpose of determining materiality as required under regulation 30(5)	Yes		<a href="http://www.jkbank.com">www.jkbank.com</a>
23	Disclosures under regulation 30(8)	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/announcements30.php">https://www.jkbank.com/investor/stockExchangeIntimation/announcements30.php</a>
24	Statements of deviation(s) or variations(s) as specified in regulation 32	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/statementdevi.php">https://www.jkbank.com/investor/stockExchangeIntimation/statementdevi.php</a>
25	Dividend Distribution policy as per Regulation 43A(1)	Yes		<a href="https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php">https://www.jkbank.com/investor/stockExchangeIntimation/corporateGovernancepolicies.php</a>

26	Annual return as provided under section 92 of the Companies Act, 2013	Yes		<a href="https://www.jkbank.com/investor/financials/annualReturns.php">https://www.jkbank.com/investor/financials/annualReturns.php</a>
27	Confirmation that the above disclosures are in a separate section as specified in regulation 46(2)	Yes		<a href="http://www.jkbank.com">www.jkbank.com</a>
28	Compliance with regulation 46(3) with respect to accuracy of disclosures on the website and timely updating	Yes		<a href="http://www.jkbank.com">www.jkbank.com</a>

**Annexure II****II. Annual Affirmations**

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Independent director(s) have been appointed in terms of specified criteria of 'independence' and/or 'eligibility'	16(1)(b) & 25(6)	Yes	
2	Board composition	17(1), 17(1A) & 17(1C), 17(1D) & 17(1E)	Yes	
3	Meeting of Board of directors	17(2)	Yes	
4	Quorum of Board meeting	17(2A)	Yes	
5	Review of Compliance Reports	17(3)	Yes	
6	Plans for orderly succession for appointments	17(4)	Yes	
7	Code of Conduct	17(5)	Yes	
8	Fees/compensation	17(6)	Yes	
9	Minimum Information	17(7)	Yes	
10	Compliance Certificate	17(8)	Yes	

## Annexure II

### II. Annual Affirmations

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
11	Risk Assessment & Management	17(9)	Yes	
12	Performance Evaluation of Independent Directors	17(10)	Yes	
13	Recommendation of Board	17(11)	Yes	
14	Maximum number of Directorships	17A	Yes	
15	Composition of Audit Committee	18(1)	Yes	
16	Meeting of Audit Committee	18(2)	Yes	
17	Role of Audit Committee and information to be reviewed by the audit committee	18(3)	Yes	
18	Composition of nomination & remuneration committee	19(1) & (2)	Yes	
19	Quorum of Nomination and Remuneration Committee meeting	19(2A)	Yes	
20	Meeting of Nomination and Remuneration Committee	19(3A)	Yes	

**Annexure II****II. Annual Affirmations**

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
21	Role of Nomination and Remuneration Committee	19(4)	Yes	
22	Composition of Stakeholder Relationship Committee	20(1), 20(2) & 20(2A)	Yes	
23	Meeting of Stakeholders Relationship Committee	20(3A)	Yes	
24	Role of Stakeholders Relationship Committee	20(4)	Yes	
25	Composition and role of risk management committee	21(1),(2),(3),(4)	Yes	
26	Meeting of Risk Management Committee	21(3A)	Yes	
27	Quorum of Risk Management Committee meeting	21(3B)	Yes	
28	Gap between the meetings of the Risk Management Committee	21(3C)	Yes	
29	Vigil Mechanism	22	Yes	
30	Policy for related party Transaction	23(1), (1A), (5), (6), & (8)	Yes	



**Annexure II****II. Annual Affirmations**

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
31	Prior or Omnibus approval of Audit Committee for all related party transactions	23(2), (3)	Yes	
32	Approval for material related party transactions	23(4)	Yes	
33	Disclosure of related party transactions on consolidated basis	23(9)	Yes	
34	Composition of Board of Directors of unlisted material Subsidiary	24(1)	NA	
35	Other Corporate Governance requirements with respect to subsidiary of listed entity	24(2),(3),(4), (5) & (6)	Yes	
36	Alternate Director to Independent Director	25(1)	Yes	
37	Maximum Tenure	25(2)	Yes	
38	Appointment, Re-appointment or removal of an Independent Director through special resolution or the alternate mechanism	25(2A)	Yes	
39	Meeting of independent directors	25(3) & (4)	Yes	
40	Familiarization of independent directors	25(7)	Yes	

**Annexure II****II. Annual Affirmations**

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
41	Declaration from Independent Director	25(8) & (9)	Yes	
42	Directors and Officers insurance	25(10)	Yes	
43	Confirmation with respect to appointment of Independent Directors who resigned from the listed entity	25(11)	Yes	
44	Memberships in Committees	26(1)	Yes	
45	Affirmation with compliance to code of conduct from members of Board of Directors and Senior management personnel	26(3)	Yes	
46	Disclosure of Shareholding by Non-Executive Directors	26(4)	Yes	
47	Policy with respect to Obligations of directors and senior management	26(2) & 26(5)	Yes	
48	Approval of the Board and shareholders for compensation or profit sharing in connection with dealings in the securities of the listed entity	26(6)	Yes	
49	Vacancies in respect Key Managerial Personnel	26A(1) & 26A(2)	Yes	
	Any other information to be provided - Add Notes			

**Annexure II**

1	Name of signatory	Mohammad Shafi Mir
2	Designation	Company Secretary and Compliance Officer

**Annexure II**

**III. Affirmations**

<b>Sr</b>	<b>Particulars</b>	<b>Compliance status (Yes/No/NA)</b>
1	The Listed Entity has approved Material Subsidiary Policy and the Corporate Governance requirements with respect to subsidiary of Listed Entity have been complied	Yes
	Any other information to be provided	

**Annexure II**

1	Name of signatory	Mohammad Shafi Mir
2	Designation	Company Secretary and Compliance Officer

<b>Additional Half yearly Disclosure</b>		
Applicability of disclosure	Not Applicable	
Reason for Non Applicability	Textual Information(1)	

**Text Block**

Textual Information(1)

Being a Banking Company, half yearly disclosure is not applicable.

<b>Details of Cyber security incidence</b>		
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event



**Signatory Details**

Name of signatory	Mohammad Shafi Mir
Designation of person	Company Secretary and Compliance Officer
Place	Srinagar
Date	04-04-2024