

Jammu and Kashmir Bank Limited

Corporate Headquarters
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Kashmir, India
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Board Secretariat

Ref:- JKB/BS/F3652/2024/129
Date: 24th July, 2024

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 86TH 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 Business Standard (Delhi & Mumbai Edition) and Kashmir Observer on 24th July, 2024 regarding 86th 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

NOTICE OF 86TH ANNUAL GENERAL MEETING, E-VOTING PROCEDURE AND RECORD DATE

Notice is hereby given that the **86th Annual General Meeting** of the Shareholders of the Jammu and Kashmir Bank Limited, will be held on **Saturday, August 17, 2024 at 1100 hours at Jammu and Kashmir Bank Limited, Corporate Headquarters, M.A Road, Srinagar J&K - 190001** to transact the business as set out in the Notice, which together with the explanatory statements, pursuant to Section 102 of the Companies Act, 2013, has been e-mailed/dispached to the Members individually, at their registered e-mail IDs/addresses.

The Bank has sent the Notice of the 86th AGM along with the Annual Report for the Financial Year 2023-24 on Tuesday, July 23, 2024 through electronic mode to Members whose email addresses are registered with the Bank/ Registrar & Transfer Agent/Depositories and has started the dispatch of physical copies of Annual Report to those Members whose email addresses are not registered.

The Notice of the AGM and Annual Report for the Financial Year 2023-24 is available on the Bank's website at <https://www.jkbank.com/investor/financials/annualReports.php>, 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 Kfin Technologies Limited at <https://evoting.kfintech.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 Kfin Technologies Limited, for all shareholders of the Bank to enable them to cast their votes electronically on the items mentioned in the Notice of the 86th Annual General Meeting of the Bank.

The remote e-voting period will commence on **Wednesday, August 14, 2024 from 0900 Hours to Friday, August 16, 2024 upto 1700 Hours**. During this period, Members can select Event: J&KBANK to cast their vote electronically. The remote e-voting module will be disabled by M/s Kfin Technologies Limited thereafter. 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.

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 Saturday, **August 10, 2024** 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. The Bank has appointed Mr. DSM Ram, Company Secretary as the Scrutinizer for conducting the e-voting process in a fair and transparent manner.

The Scrutinizer shall within a period of two working days from conclusion of meeting and not exceeding three working days from the conclusion of the e-voting period unblock the votes in the presence of at least two witnesses not in the employment of the Bank and make a Scrutinizer's Report of the votes casted in favour or against, if any, forthwith to the Chairman of the meeting.

The Results on resolutions shall be declared on or after the AGM of the Bank and shall be deemed to be passed on the date of the AGM. The Results declared alongwith the Scrutinizer's Report shall be placed on the Bank's website www.jkbank.com and on the website of M/s Kfin Technologies Limited at <https://evoting.kfintech.com> and shall be communicated to the Stock Exchanges by or before **20th August, 2024**.

Manner of registering/updating email addresses, mobile number and change of address along with manner of registering mandate of bank accounts:

Physical Holding

You are requested to send a request to the Registrar and Share Transfer Agent of the Bank M/s Kfin Technologies Limited providing name of shareholder, folio number, self- attested copy of Permanent Account Number (PAN) alongwith the requisite ISR documents / for updating email address and mobile number.

To enable the Bank to comply with SEBI Circular no. SEBI/HO/ MIRSD/MIRSD_RTAMB/P/CIR/2021/655 dated **November 3, 2021** and for crediting your dividend amount directly into your bank account, you are requested to forward the following documents to the RTA:

1. Self-attested copy of your PAN Card;
2. Copy of the Cheque leaf where you are maintaining your active bank account;
3. Self-attested copy of your Passport/ Aadhaar Card/Electricity Bill/latest bank statement in case there is any change in your address.

Kindly note that pursuant to the above mentioned SEBI Circular, it has been made mandatory for shareholders holding shares of the Bank in physical form, to furnish PAN, KYC details and Nomination details to the Bank/Registrar and Share Transfer Agent. Members are also requested to furnish/update valid PAN to the Registrar and Share Transfer Agent. In this connection, the following forms as notified by SEBI, can be downloaded from the Bank's website at <https://www.jkbank.com/investor/stockExchangeIntimation/shareholderInformation.php> and the RTA's website at <https://evoting.kfintech.com>:

1. Form ISR-1 (Request for registering PAN, KYC details or changes/updation thereof);
2. Form ISR-2 (Confirmation of Signature of shareholders by their banker);
3. Form SH-13 (Nomination form)

Demat Holding

You are requested to contact your DP and register your email address and bank account details (including 9 digit MICR No., 11 digit IFSC Code No. and Core Banking Account No.) in your demat account, as per the process advised by your DP. Once the new details are updated, please share the copy of client master list with the RTA for credit of dividend directly into the said bank account.

Details of the process/method of casting votes by Members is included in the AGM Notice.

Communication details of Registrar & Share Transfer Agent are as under:

M/s KFin Technologies Limited
Selenium Tower B, Plot 31-32,
Financial District, Nanakramguda,
Serilingampally Mandal,
Hyderabad - 500 032,
Telangana - India.
Toll Free Number: 1-800-309-4001
Email: einward.ris@kfintech.com

Dividend related Information:

The Board of Directors of the Bank, at its meeting held on **04th May, 2024**, have recommended a dividend of Rs.2.15 per equity share (215%) on the face value of Re.1/- each for the Financial Year ended **March 31, 2024**.

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 Saturday, **August 10, 2024** and the Books shall remain closed from **Sunday, August 11, 2024 till Saturday, August 17, 2024**. 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 **Saturday, August 10, 2024**. If approved at the AGM, the expected date for payment of dividend in electronic form and for dispatch of physical dividend warrants would be by or before **Sunday, September 15, 2024**.

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.kfintech.com> or contact M/s Kfin Technologies Limited at Tel No. 1800-309-4001 (toll free). You may also send an e-mail to the Bank at: sharedeptt_gc@jkbank.com.

We look forward for your participation at the **86th Annual General Meeting of the Bank**.

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

Place: Srinagar
Date: 23rd July, 2024