

Jammu & Kashmir Bank Limited

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

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Board Secretariat

Ref:-JKB/BS/F3652/2023/434
Date: 31st July, 2023

National Stock Exchange of India Ltd.
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Ltd.
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/F3652/2023/432 dated 31st July, 2023 and pursuant to Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching herewith a copy of Business responsibility and Sustainability Report 2022-23 for the 85th Annual General Meeting of the Bank.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Ltd.

(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	2022-2023
10	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited & The BSE Limited.
11	Paid-up Capital	Rs.10314.80 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.

II. Products/services

14. 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 etc.	100%

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

S. No.	Product/Service	NIC Code	% of total contributed Turnover
01	J&K Bank operates in three major segments: 1. Retail 2. Corporate 3. Treasury All products and services are offered under these segments. Some flagship products are: 1. Saving Bank Deposits 2. Current Deposits 3. Term Deposits 4. Housing Loans 5. Working Capital 6. Overdraft A/Cs 7. Car Loans 8. Agriculture Loans 9. Kissan Credit Card, etc.	65191	100%

III. Operations

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

Location	Number of plants	Number of Branches /Offices	Total
National	NA	1162*	1162
International	NA	Nil	NA

*includes Extension Counters, USBs and LCUs.

With a view to maximize its outreach and to achieve the financial inclusion, the Bank has in place besides the normal banking structure the Business Correspondent Model (BC Model) and Financial Literacy and Credit Counselling Centers (FLCCs) for providing basic banking services and dissemination of information thereof.

17. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	18 States & 4 Union Territories
International (No. of Countries)	Nil

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, state/UT and central governments, employees, MSMEs, corporates, artisans, farmers, start-ups etc.

IV. Employees

18. 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)	12786	9561	75%	3225	25%
2.	Other than Permanent (E)	437	370	85%	67	15%
3.	Total employees (D + E)	13223	9931	--	3292	--
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)	162	140	86.40%	22	13.50%
2.	Other than Permanent (E)	Nil	Nil	Nil	Nil	Nil
3.	Total differently abled employees (D + E)	162	140	86.40%	22	13.50%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)					
6.	Total differently abled workers (F + G)					

19. Participation/Inclusion/Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	09	01	11.11
Key Management Personnel	04	00	00.00

20. Turnover rate for permanent employees and workers:
(Disclose trends for the past 3 years)

	FY 2022-23			FY 2021-22			FY 2020-21		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	0.92	0.86	0.90	0.82	0.80	0.81	0.47	1.04	0.60
Permanent Workers	Not Applicable								

V. Holding, Subsidiary and Associate Companies (including joint ventures)

21. (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	The J&K Grameen Bank	Associate	35%	No
03	Jammu & Kashmir Asset Reconstruction Ltd.	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 of J&K 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) for removal of 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

22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) Yes
(ii) Turnover (in Rs.) 10111.92 Crores
(iii) Net worth (in Rs.) 8323.67 Crores

VII. Transparency and Disclosures Compliances

23. 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 2022-23			FY 2021-22		
		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)	--	--	--	--	--	--	
Shareholders	Yes	107	0	--	Nil	Nil	
Employees and workers	Yes	Nil	Nil		Nil	Nil	
Customers	Yes	1662	33		636	11	
Value Chain Partners	--	--	--		--	--	
Other (please specify)	--	--	--		--	--	

24. 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)
	Privacy and Data Security	Opportunity & Risk	<p><u>Risk:</u> Privacy and Data Security is becoming a major risk due to increasing digitization as post pandemic the number of digital users grew many folds.</p> <p><u>Opportunity:</u> Having a robust information security structure (Software, expert manpower and operational practices) helps us reduce cyber threats and ensure privacy, data security for all our stakeholder's privileged information thereby enhancing customer confidence which fetches more business opportunities.</p>	The Bank has framed policies with respect to information technology / cyber security risk which set forth limits, mitigation strategies and internal controls. Information Security Management Policy and Cyber Security Policy are in place for protecting the bank's cyberspace against cyber-attacks, threats and vulnerabilities.	<p><u>Positive:</u> Easier business process automation, increased trust and credibility of stakeholders, improved data management and protected brand reputation.</p> <p><u>Negative:</u> Breach of Privacy and Data Security.</p>



	Human Capital	Opportunity & Risk	<p><u>Opportunity:</u> Human Capital is one of the key strategic imperative for the Bank and bank consistently invest in the growth & development of its employees.</p> <p><u>Risk:</u> Market demand for skilled talent is high.</p>	<p>Bank have a transparent and equal opportunity culture and does not differentiate on the basis of culture, religion, caste, linguistic background, age and gender. Bank provides development opportunities to employees ahead of time. Bank has established a working environment that aids in nurturing employees and contribute to their overall professional development while actively promoting a healthy work-life balance. Bank remains committed to adoption of fair employment practices and ensure diversity of workplace through efforts to recruit, develop and retain the most talented people from a diverse candidate pool. Bank has a robust grievance redressal mechanism to address employee concerns.</p>	<p><u>Positive:</u> Retention of key talent through various human resources proposition increases productivity.</p> <p><u>Negative:</u> High attrition possibilities leads to wage inflation and loss in continuity.</p>
	Community and Social Impact	Opportunity	<p><u>Opportunity:</u> Corporate Social Responsibility (CSR) has been a long-standing commitment at J&K Bank. Bank's objective is to support meaningful socio-economic sustainable development and enable a larger number of people to participate and benefit in country's economic progress. Bank has articulated its CSR philosophy and the CSR programmes are undertaken either by the Bank directly or with the aid of specialized agencies which would include reputed NGOs, Trusts, Societies, or through Collaborative Projects with Other Corporates, Academic Institutions, Self-Help Groups, Govt. /Semi-Govt./ Autonomous Organizations, etc.</p> <p>The Bank's CSR activities are aimed to showcase the Bank's continuous commitment to participate in economically, socially and environmentally sustainable activities for upliftment of the marginalized and under-privileged sections of the society to promote inclusive socio- economic wellbeing and growth, empowerment of communities, capacity building, environment protection, promotion of green environment, development of backward regions by specially focusing on the projects relating to the benefit of the marginalized sections of the society.</p>	Not applicable	<p><u>Positive:</u> Supporting the CSR activities helps us to create a meaningful impact for the communities bank interacts with.</p>



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	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	No*	NA	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	--	--	Yes	Yes
c. Web Link of the Policies, if available	The policies are available on the Banks website at www.jkbank.com .								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	--	--	Yes	Yes
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 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.	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 recently 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								



<p>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.</p>	<p>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:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>S. No</th> <th>Name</th> <th>DIN</th> <th>Designation</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Ms. Shahla Ayoub</td> <td>09834993</td> <td>Chairperson CSRESGC</td> </tr> <tr> <td>02</td> <td>Mr. Baldev Prakash</td> <td>09421701</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> </tbody> </table>	S. No	Name	DIN	Designation	01	Ms. Shahla Ayoub	09834993	Chairperson CSRESGC	02	Mr. Baldev Prakash	09421701	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																										

* The Bank has on 20.06.2023 formulated and adopted a policy namely "Environment, Social and Governance (ESG) Policy" with a view to augment the efforts of the Bank to protect the environment.

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 as 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.	P1	P2	P3	P4	P5	P6	P7	P8	P9									
No, the assessment/evaluation of the working of the policies of the Bank is carried out by the Board of the Bank consisting of Independent Directors besides Executive Directors.																		

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

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

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

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 the awareness programmes
Board of Directors	The details of trainings arranged for the Directors of the Bank are provided on the following link: https://www.jkbank.com/investor/stockExchangeIntimation/familisation.php		
Key Managerial Personnel	1	Certification in IT & Cyber Security	25%
Employees other than BoD and KMPs	50	Capacity building & skill Upgradation	31%
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	374921.00	Deficiencies observed during inspection	
Penalty/ Fine	--	Reserve Bank of India	4210000.00	Penalty imposed on ATM cash outs	
Penalty/ Fine	--	Stock Exchanges (NSE& BSE)	35400.00	For delayed filing of Related Party Disclosure	Yes
Penalty/ Fine	--	FIU-India	300000.00	Non Compliance observed in respect of transactions carried out in a particular account.	
Penalty/ Fine	--	CBIC	986.00	For delayed reporting of GST transaction.	
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	N.A.				
Punishment	N.A.				

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
<p>Fine imposed for delayed filing of Related Party Disclosure</p> <p>In the opinion of the Bank, the fine levied by the exchanges was not in conformity with the guidance note issued by the exchanges and, accordingly, the Bank had represented to the concerned Stock Exchanges for revocation of fine. The Bank has on April 05, 2023 received waiver letter from National Stock Exchange of India Limited for waiver of an amount of Rs.10,000/- and is yet to receive a response from The BSE Limited</p>	Stock Exchanges (NSE and BSE)

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.

The Bank has no such policy in place. However, the Bank has put in place the following measures to check corruption or bribery:

The Bank has a functional Vigilance Vertical which is under the Administrative control of MD & CEO and is headed by Chief Vigilance Officer (CVO) whose appointment has been made as per CVC guidelines. The CVO looks into vigilance



activities of the Bank, identifies corruption prone areas within the Bank and collects information about corruption or malpractices within the Bank.

The Bank has nominated a Departmental Vigilance Officer (DVO) who acts as Nodal Officer with law enforcement agencies and also monitors disposal of cases referred to the Bank by Anti-Corruption Bureau through a dedicated web portal.

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.

Besides the above, 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.

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

	FY 2022-23	FY 2021-22
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Not Applicable	Not Applicable

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

	FY 2022-23		FY 2021-22	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Not applicable	Nil	Not applicable
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Not applicable	Nil	Not applicable

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. Nil

Leadership Indicators

1. 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
Nil	NA	NA

2. 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 a process in place 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 is applicable to Board Members and senior management which includes, explaining the circumstances to avoid 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

1. 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 Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	N.A.		
Capex			

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No) No
b. If yes, what percentage of inputs were sourced sustainably? N.A.
3. 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.
Bank is providing financial services, it does not engage in any manufacturing activity. Bank follows sustainable waste management for the effective disposal of generated waste.
4. 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 Product / Service	% of Total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was 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 Service Product	Description of 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 2022-23	FY 2021-22
Not applicable. Bank has deployed proper digital solutions and progressed to paperless operations wherever possible.		

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 2022-23			FY 2021-22		
	Re-Used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable. However, wastes generated out of routine operations are disposed through Local Municipal bodies. Battery Waste is returned to the supplier under buy back scheme. No hazardous waste generation due to 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	9561	*	--	9561**	100%	NA	NA	9561	100%	NA	NA
Female	3225	*	--	3225**	100%	3225	100%	NA	NA	NA	NA
Total	12786			12786							
Other than Permanent employees											
Male	370	--	--	--	--	--	--	--	--	--	--
Female	66	--	--	--	--	--	--	--	--	--	--
Total	436	--	--	--	--	--	--	--	--	--	--

*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

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

Benefits	FY 2022-23 Current Financial year			FY 2021-22 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	37%	NA	Y	35.5%	NA	Y
Gratuity	100%	NA	Y	100%	NA	Y
ESI	Not Applicable					
Others- please specify	Not Applicable					

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%	Not Applicable	Not Applicable
Female	100%	100%	Not Applicable	Not Applicable
Total				

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	Not Applicable
Other than Permanent Workers	Not Applicable
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:

Category	FY 2022-23			FY 2021-22		
	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	12786	61	0.47%	12953	54	0.42%
-Male	9561	58	0.60%	9728	54	1.67%
-Female	3225	3	0.09%	3225	0	
Total Permanent Workers						
-Male	N.A.					
-Female	N.A.					

8. Details of training given to employees and workers:

Category	FY 2022-23					FY 2021-22				
	Total (A)	On Health and safety measures		Skill up gradation		Total (D)	On Health and safety measures		On Skill up gradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No.(E)	% E/D)	No.(F)	% (E/D)
Employees										
Male	9561	0	--	2941	30.70%	9728	0	--	6079	62.40%
Female	3225	0	--	1093	34.00%	3225	0	--	2158	67.00%
Total	12786			4034	--	12953			8237	--
Workers										
Male	Not Applicable									
Female										
Total										

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

Category	FY 2022-23			FY 2021-22		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	9561	9561	100%	9728	9728	100%
Female	3225	3225	100%	3225	3225	100%
Total	12786	12786		12953	12953	
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 related incidents. To minimise COVID-19 pandemic -related risks, the Bank undertook several precautions at its offices, which included:

- Appropriate sanitisation measures at regular frequency within the office premises
- Thermal screening of employees
- Rostering of employees in office
- Social distancing and masking protocol
- Appropriate sanitisation measures at regular frequency within the office premises
- oxygen concentrators were arranged by the Bank for affected employees and their family members

Regular communication on sensitisation, awareness and well-being was done for employees through Bank's Intranet and Mailers.

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 2022-23	FY 2021-22
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

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 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:

	FY 2022-23			FY 2021-22		
	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	Nil	NA		Nil	NA	
Health & Safety	Nil	NA		Nil	NA	

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health & 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.

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

- 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.
- 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/ NGOs	No	Email, Newspaper, Advertisements, publications, website and social media, Complaints and grievance redressal mechanism	Ongoing	Support CSR projects, Financial inclusion and other relevant matters affecting the public at large.
Suppliers	No	Website, Advertisements, email, letter	Ongoing	Vendor assessment and review, service and business related issues.

Leadership Indicators

- 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.
Engaging with stakeholders is a primary focus for the Bank in terms of communicating its performance and strategy. One key stakeholder that the Bank actively engages with is its customers. The Bank utilizes various channels such as its mobile banking platform, website, and regular interactions through branches and bank executives to establish effective communication with customers. The objective is to keep customers informed about the Bank's key deliverables and performance. The interactions with customers are recorded by the Customer Care Division and presented to the Customer Service Committee, which is an identified committee of the Board.
- 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.

- 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 endeavors.

The bank engages with socially vulnerable / marginalized stakeholders through bank officials at branches, CSR initiatives, employment melas, contact centre and through digital and print modes.

The actions taken for meeting the following needs and services:-

- Deliver 24x7 service
- Robust digital banking facilities viz. AEPS, etc.
- IVR services through vernacular languages
- Hassle-free customer services delivery

Besides, as a responsible corporate citizen, J&K Bank envisions to integrate its strategic intent and business goals with the needs of the society in order to achieve an inclusive, sustainable and harmonious ecosystem. This represents the core principle and forms the basis of the Bank's CSR policy.

Key areas of intervention under the CSR programme.

- Livelihood Generation
- Preventive Healthcare
- Education and sustainable livelihoods

PRINCIPLE 5 Businesses should respect and promote human rights Essential Indicators

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

Category	FY 2022-23			FY 2021-22		
	Total (A)	No. of employees /workers covered (B)	% (B / A)	Total (C)	No. of Employees/ workers covered (D)	% (D / C)
Employees						
Permanent	12786	1023	8%	12953	648	5%
Other than permanent	--	--	--	--	--	--
Total Employees	--	--	--	--	--	--
Workers						
Permanent	Not Applicable					
Other than permanent						
Total Workers						

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

Category	Total (A)	FY 2022-23				FY 2021-22				
		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	12786	--	--	12786	100%	12953	--	--	12953	100%

Male	9561	--	--	9561	100%	9728	--	--	9728	100%
Female	3225	--	--	3225	100%	3225	--	--	3225	100%
Other than Permanent	437	--	--	--	--	451	--	--	--	--
Male	370	--	--	--	--	380	--	--	--	--
Female	67	--	--	--	--	71	--	--	--	--
Workers										
Permanent	Not Applicable									
Male										
Female										
Other than Permanent										
Male										
Female										

3. Details of remuneration/salary/wages, in the following format:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	Please refer to Annexure 3 of Directors Report Section of this Annual Report			
Key Managerial Personnel				
Employees other than BoD and KMP				
Workers	Not Applicable			

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, 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.

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

	FY 2022-23			FY 2021-22		
	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	01	00		01	00	
Discrimination at workplace	00	--		00	--	
Child Labour	00	--		00	--	
Forced Labour/ Involuntary Labour	00	--		00	--	
Wages	00	--		00	--	
Other human rights related issues	00	--		00	--	

7. 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 confidentially



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.

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

9. 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	Nil
Sexual harassment	Nil
Discrimination at workplace	Nil
Wages	Nil
Others - please specify	Nil

10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

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 2022-23	FY 2021-22
Total electricity consumption (A)	1.0046x10 ¹⁴ Joules	0.8517x10 ¹⁴ Joules
Total fuel consumption (B)	0.3387x10 ¹⁴ Joules	0.3108x10 ¹⁴ Joules
Energy consumption through other sources (C)	0.0052x10 ¹⁴ Joules	0.0052x10 ¹⁴ Joules
Total energy consumption (A+B+C)	1.3485x10 ¹⁴ Joules	1.1677x10 ¹⁴ Joules
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	1333 Joules	1327 Joules
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. No

2. 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.
Not Applicable

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2022-23	FY 2021-22
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 (Water consumed / turnover)		
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.A.

4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

No

5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2022-23	FY 2021-22
NOx		Not applicable	
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.

No

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

Parameter	Unit	FY 2022-23	FY 2021-22
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	Being a banking company, the activities/operations carried out does 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 emissions per rupee of turnover			
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.

No



7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.
No

8. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2022-23	FY 2021-22
Total Waste generated (in metric tonnes)		
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)		
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	Not Applicable	
(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		
(i) Incineration	Not Applicable	
(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. No

9. 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

10. 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 operations of	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			

11. 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					

12. 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. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

Parameter	FY 2022-23	FY 2021-22
From renewable sources		
Total electricity consumption (A)	0.00525x10 ¹⁴ Joules	0.00525x10 ¹⁴ Joules
Total fuel consumption (B)	--	--
Energy consumption through other sources (C)	--	--
Total energy consumed from renewable sources (A+B+C)	0.00525x10 ¹⁴ Joules	0.00525x10 ¹⁴ Joules
From non-renewable sources		
Total electricity consumption (D)	1.0046x10 ¹⁴ Joules	0.8517x10 ¹⁴ Joules
Total fuel consumption (E)	0.3387x10 ¹⁴ Joules	0.3108x10 ¹⁴ Joules
Energy consumption through other sources (F)		
Total energy consumed from non-renewable sources (D+E+F)	1.3433x10 ¹⁴ Joules	1.1625x10 ¹⁴ Joules

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.

2. Provide the following details related to water discharged:

Parameter	FY 2022-23	FY 2021-22
Water discharge by destination and level of treatment (in kilolitre)		
(i) To Surface water	N.A	
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. No

3. 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 2022-23	FY 2021-22
Water withdrawal by source (in kilolitres)		
(i) Surface water	N.A	
(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	N.A	
- 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. No

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

Parameter	Unit	FY 2022-23	FY 2021-22
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		N.A
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. No

5. With respect to the ecologically sensitive areas reported at Question 10 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

6. 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:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
	N.A		

7. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.
The Bank is having a comprehensive Business Continuity Plan (BCP) to ensure continuity of critical business operations of the Bank identified through criticality assessment using Business impact analysis (BIA) at times of disruptions. The objective is to continue to serve customers and financial market participants, mitigate the negative effects of disruptions which can impact the institution's strategic plans, reputation, operations, liquidity, credit quality, market position, and ability to remain in compliance with applicable laws and regulations.

8. 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.
Not Applicable

9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.
Not Applicable

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.
Five (5)

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	Fixed Income Money Market & Derivatives Association of India (FIMMDA).	National
2	Foreign Exchange Dealers Association of India (FEDAI)	National
3	Indian Banks Association (IBA)	National
4	KCCI (Kashmir Chamber of Commerce & Industry)	State
5	Federation of Indian Chambers of Commerce & Industry (FICCI)	National



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
No incidents of anti-competitive behavior reported during the review period		

Leadership Indicators

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

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board(Annually/ Half yearly/ Quarterly / Others - please specify)	Web Link, if available
	The Bank does not participate in policy advocacy, but is involved in consultation/ discussion forums with the government and other bodies in the banking industry.				

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.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
N.A.					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
N.A.						

3. Describe the mechanisms to receive and redress grievances of the community.
For facilitating hassle free escalation of grievances & service requests, Bank has notified various communication channels in the public domain which include on-line grievance portal on website, Mpay, Ebanking channels which are attended to/ disposed-off within defined TAT and the response/ reply is sent to the complainant/customer. After receiving the complaint/Service Request, acknowledgement goes to the complainant/customer instantly with unique ID for future reference/tracking of his complaint/Service Request. The customer complaints received through various channels are scrutinized at various levels for effective and satisfactory resolution. Root cause analysis of complaints is performed so as to plug the gaps, if any, and avoid recurrence of complaints on similar grounds. This approach has helped the Bank in making the grievance redressal mechanism more effective and responsive.

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

	FY 2022-23	FY 2021-22
Directly sourced from MSMEs/ small producers	Not applicable in view of the nature of business	
Sourced directly from within the district and neighboring districts		

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
N.A.	

2. 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-UT	Kupwara	147500
02	J&K-UT	Baramulla	147500

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)
Not applicable
- (b) From which marginalized /vulnerable groups do you procure?
Not applicable
- (c) What percentage of total procurement (by value) does it constitute?
Not applicable

4. 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:

S. No.	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit Shared (Yes/No)	Basis of calculating benefit share
N.A.				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of the authority	Brief of the case	Corrective action taken
N.A.		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
	Ambulance to Psychiatric hospital, GMC Jammu Minimum 2500 patients annually (being 5% of 50000 - the annual footfall of the hospital)	1	100%
2	Plantation drive at STC BSF Humhama	Not Quantifiable (environment related CSR activities serve the larger purpose of environmental sustainability by reducing carbon footprint and decreasing pollution levels)	-----
3	Community support to TB patients at Kargil	Direct beneficiaries 50 for the year Indirect beneficiaries include their immediate families and then the society at large.	100%
4	Computer lab to at Vidya Mandir School, Udhampur	350 students enrolled in the School are Immediate beneficiaries on annual basis. However, given the lab's access to economically backward students of adjoining villages (who are otherwise not on the rolls of school), around 500 more students get benefitted annually.	100%
5	100 wheelchairs and 100 tricycles for SAKSHAM, Kathua	200	100
6	Two (02) E-Vehicles to University of Ladakh	Minimum 50 persons on daily basis (being 5% of 1000 - students enrolled in the University)	80% (Mostly used by specially-abled and girl students)
7	45 mobile phone charging stations to 3 state hospitals in Srinagar	Minimum 100000 people annually (being 5% of total annual footfall of the three hospitals)	Not quantifiable
8	Apheresis kits for poor patients at SKIMS Soura	90	100%



9	15KW solar power grid with storage to Voluntary Medicare Society (VMS), Bemina.	24385 Annually. (Apart from regular 385 specially-abled children on rolls of the Institute, around 24000 patients visit the facility annually for spinal and other motor-control dysfunctional injuries/ disorders).	100%
10	One E-Vehicle to University of Kashmir, South Campus, Anantnag	1200 Annually (with around 3600 students and staff in the university, a conservative figure of 20% has been taken for arriving at the probable beneficiaries)	100%
11	380 chairs to Balgran, Jammu	Around 40 children residing in the facility are immediate beneficiaries. The auditorium in which the chairs have been kept is used for various social activities and community oriented programmes and as such the annual number of beneficiaries can go up to 5000 annually.	100%
12	Construction of patient/ attendant shed at SMGS hospital Jammu	Over Two Lac beneficiaries annually (being average annual OPD patient footfall of the hospital)	90%- (OPDs of govt.-run hospitals are mostly frequented by Economically weaker sections and people belonging to other marginalized and vulnerable sections of society)
13	Electrician and plumbing kits to 12 RSETIs	450 beneficiaries annually that are being trained in these two skills (electrician and plumber) 12 RSETIs across J&K for livelihood generation and skill development	100%
14	Football kits to J&K Bank Sports Academies	40 Annually (20 trainees per academy)	Not quantifiable
15	Benches and dust bins to NIT Srinagar	5000 students, staff members and visitors are the annual beneficiaries. However, initiative being eco-friendly, has a larger significance in terms of environmental sustainability.	20%
16	Sainik Bhawan Srinagar provided with 1 AC and 1 water purifier	575 Annually (Dependents and families of martyred soldiers from Kashmir division)	100%
17	Plantation drive at NIT and Women's college Zakura	Not Quantifiable (Environment related CSR activities serve the larger purpose of environmental sustainability by reducing carbon footprint and decreasing pollution levels).	--

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.
For facilitating hassle free escalation of grievances & service requests, Bank has notified various communication channels in the public domain which include on-line grievance portal on website, Mpay, Ebanking channels which are attended to/ disposed-off within defined TAT and the response/ reply is sent to the complainant/customer. After receiving the complaint/Service Request, acknowledgement goes to the complainant/customer instantly with unique ID for future reference/tracking of his complaint/Service Request. The customer complaints received through various channels are scrutinized at various levels for effective and satisfactory resolution. Root cause analysis of complaints is performed so as to plug the gaps, if any, and avoid recurrence of complaints on similar grounds. This approach has helped the Bank in making the grievance redressal mechanism more effective and responsive.

- 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	N.A
Safe and responsible usage	
Recycling and/or safe disposal	

- Number of consumer complaints in respect of the following:

	FY 2022-23 (Current Financial Year)		Remarks	FY 2021-22 (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	14		0	7	
Advertising	0	0	0	0		
Cyber Security	3	0	2	0		
Delivery of essential services	93	0	48	0		
Restrictive Trade Practices	0	0	0	0		
Unfair trade practices	0	0	0	0		
Other	1552	33	579	11		

- Details of instances of product recalls on account of safety issues:
Not Applicable
- 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, the Bank has in place Customer Service Policy which inter-alia covers the areas like data privacy and cyber security. The policy can be accessed at <https://www.jkbank.com/others/common/policy.php>. Besides the bank has also policy on cyber security which is confidential and meant for in-house circulation.
- 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.
The Bank always endeavours to have affable relationship with its customers and tries to have an amicable settlements of any disputes. In the ordinary course of banking business, some customers may raise disputes with Bank which could result in their filing a civil suit or a customer complaint against the Bank alleging deficiency of services. In such cases, the Bank intervenes and sorts unresolved issues amicably. But only in rare instances, where the issues cannot be settled mutually, legal recourse is resorted.

Leadership Indicators

- Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).
The information about our products is available on our website www.jkbank.com or a customer can access product and service information through WhatsApp banking / Chatbot.
- Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.
The information about our products is available on our website www.jkbank.com or a customer can access product and service information through WhatsApp banking / Chatbot. Besides, information about our various products and services, advisories are prominently displayed on Bank's social media pages viz. Facebook, Instagram, YouTube, LinkedIn.
- Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.
The Bank has a Business Continuity Plan measures in place in case of any eventuality and the same is properly communicated to our customers through social media, print media and other relevant channels.
For instance, in case of system updations, proper SMS is sent to customers on their registered numbers regarding downtime of these systems which are usually carried out off-business hours. Further in case of relocation of a branch or office premise, suitable communication in advance is sent to all customers about the change.
During pandemic also, communications were sent on regular intervals to customers to use bank's digital banking services. Awareness across the enterprise about COVID-19 precautions were also disseminated in multilingual format on Bank's website for customers and our employees.
- 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. 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)
No
- Provide the following information relating to data breaches:
 - Number of instances of data breaches along-with impact.
No instance of data breach, hence no impact.
 - Percentage of data breaches involving personally identifiable information of customers.
Nil