

FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11of the Companies (Management and Administration) Rules, 2014]



सत्यमेव जयते

Annual Return (other than OPCs and Small Companies)

Form language English Hindi

Refer the instruction kit for filing the form.

I. REGISTRATION AND OTHER DETAILS

(i) * Corporate Identification Number (CIN) of the company

L65110JK1938SGC000048

Pre-fill

Global Location Number (GLN) of the company

* Permanent Account Number (PAN) of the company

AAACT6167G

(ii) (a) Name of the company

JAMMU AND KASHMIR BANK L

(b) Registered office address

(CORPORATE HEADQUARTERS),M.A.ROAD,SRINA
SRINAGAR
Jammu & Kashmir
190001
India

(c) *e-mail ID of the company

board.sectt@jkbmail.com

(d) *Telephone number with STD code

01942483775

(e) Website

www.jkbank.com

(iii) Date of Incorporation

01/10/1938

(iv)	Type of the Company	Category of the Company	Sub-category of the Company
	Public Company	Company limited by shares	State Government Company

(v) Whether company is having share capital

Yes No

(vi) *Whether shares listed on recognized Stock Exchange(s)

Yes No

(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	The BSE Limited	1,024
2	NATIONAL EXCHANGE OF INDIA LIMITED	1

(b) CIN of the Registrar and Transfer Agent

L72400TG2017PLC117649

Pre-fill

Name of the Registrar and Transfer Agent

KFIN TECHNOLOGIES LIMITED

Registered office address of the Registrar and Transfer Agents

Selenium, Tower B, Plot No- 31 & 32, Financial District, N
anakramguda, Serili ngampally NA

(vii) *Financial year From date 01/04/2022 (DD/MM/YYYY) To date 31/03/2023 (DD/MM/YYYY)

(viii) *Whether Annual general meeting (AGM) held Yes No

(a) If yes, date of AGM 24/08/2023

(b) Due date of AGM 30/09/2023

(c) Whether any extension for AGM granted Yes No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities 1

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K1	Banking activities by Central, Commercial and Saving banks	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

*No. of Companies for which information is to be given 3

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1	JKB FINANCIAL SERVICES LIMIT	U65990JK2008SGC002931	Subsidiary	100
2	JAMMU AND KASHMIR ASSET	U65929JK2017SGC009944	Associate	49

3	JK GRAMEEN BANK		Associate	35
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IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) *SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Total number of equity shares	1,850,000,000	1,031,697,861	1,031,479,861	1,031,479,861
Total amount of equity shares (in Rupees)	1,850,000,000	1,031,697,861	1,031,479,861	1,031,479,861

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
EQUITY SHARES				
Number of equity shares	1,850,000,000	1,031,697,861	1,031,479,861	1,031,479,861
Nominal value per share (in rupees)	1	1	1	1
Total amount of equity shares (in rupees)	1,850,000,000	1,031,697,861	1,031,479,861	1,031,479,861

(b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes

0

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
Equity shares						
At the beginning of the year	12,248,146	920,638,448	932886594	932,886,594	932,886,594	
Increase during the year	0	0	0	101,229,747	101,229,747	0
i. Public Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0	0	0
v. ESOPs	0	0	0	0	0	0
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	
x. Others, specify				101,229,747	101,229,747	
Alotment of shares through ESPS & QIP AND INC						
Decrease during the year	0	0	0	2,636,480	2,636,480	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify				2,636,480	2,636,480	
DECREASE IN PHYSICAL HOLDING						
At the end of the year	12,248,146	920,638,448	932886594	1,031,479,811	1,031,479,811	
Preference shares						
At the beginning of the year	0	0	0	0	0	
Increase during the year	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0

iii. Others, specify						
Decrease during the year	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify				0	0	
	NA					
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

(ii) Details of stock split/consolidation during the year (for each class of shares)

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) *

Nil

[Details being provided in a CD/Digital Media]

Yes No Not Applicable

Separate sheet attached for details of transfers

Yes No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

Date of the previous annual general meeting	<input type="text"/>
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Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor <input type="text"/>			
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee <input type="text"/>			
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor <input type="text"/>			
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee <input type="text"/>			
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

(iv) *Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	16,381	100	2,881
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			2,881

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	2,360	1,021	500	2,881
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V. *Turnover and net worth of the company (as defined in the Companies Act, 2013)**(i) Turnover**

83,236,700,000

(ii) Net worth of the Company

101,119,169,000

VI. (a) *SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	

2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	654,098,280	63.41	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	0	0	0	
10.	Others	0	0	0	
	Total	654,098,280	63.41	0	0

Total number of shareholders (promoters)

3

(b) *SHARE HOLDING PATTERN - Public/Other than promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	279,660,952	27.11	0	
	(ii) Non-resident Indian (NRI)	18,997,459	1.84	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	100	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	14,691,715	1.42	0	

4.	Banks	200	0	0	
5.	Financial institutions	1,750	0	0	
6.	Foreign institutional investors	22,505,423	2.18	0	
7.	Mutual funds	9,540,000	0.92	0	
8.	Venture capital	907,620	0.09	0	
9.	Body corporate (not mentioned above)	29,311,854	2.84	0	
10.	Others OTHERS	1,764,508	0.17	0	
	Total	377,381,581	36.57	0	0

Total number of shareholders (other than promoters)

172,071

**Total number of shareholders (Promoters+Public/
Other than promoters)**

172,074

(c) *Details of Foreign institutional investors' (FIIs) holding shares of the company

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held

**VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
(Details, Promoters, Members (other than promoters), Debenture holders)**

Details	At the beginning of the year	At the end of the year
Promoters	2	3
Members (other than promoters)	192,586	172,071
Debenture holders	321	260

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

(A) *Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A. Promoter	1	1	2	0	0	0
B. Non-Promoter	0	9	0	7	0	0

(i) Non-Independent	0	3	0	1	0	0
(ii) Independent	0	6	0	6	0	0
C. Nominee Directors representing	0	0	0	0	0	0
(i) Banks & FIs	0	0	0	0	0	0
(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0
(v) Others	0	0	0	0	0	0
Total	1	10	2	7	0	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 11

(B) (i) *Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
BALDEV PRAKASH	09421701	Managing Director	0	
RAJESH KUMAR CHHI	08190084	Director	4,000	
RAJEEV LOCHAN BISH	00130335	Director	0	
NABA KISHORE SAHO	07654279	Director	0	
UMESH CHANDRA PA	01185085	Director	0	
ANIL KUMAR GOEL	00672755	Director	0	
ANAND KUMAR	03041018	Director	0	
SUDHIR GUPTA	09614492	Whole-time directo	5,747	
SHAHLA AYOUB	09834993	Director	0	
PRATIK DILIP PUNJAB	AOPPP5045M	CFO	0	
MOHAMMAD SHAFI MI	ALKPM5652R	Company Secretar	15,130	

(ii) Particulars of change in director(s) and Key managerial personnel during the year

12

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
VIVEK BHARDWAJ	02847409	Nominee director	17/05/2022	APPOINTMENT
VIVEK BHARDWAJ	02847409	Nominee director	25/01/2023	CESSATION
SHAHLA AYOUB	09834993	Director	26/12/2022	APPOINTMENT
SUDHIR GUPTA	09614492	Whole-time director	14/12/2022	APPOINTMENT
SUSHMITA CHADHA	02939808	Director	27/09/2022	CESSATION
ATAL DULLOO	03542909	Nominee director	17/05/2022	CESSATION
NITISHWAR KUMAR	05326456	Director	13/10/2022	CESSATION
MOHMAD ISHAQ WAN	08944038	Director	24/08/2022	CESSATION
PRATIK DILIP PUNJAB	AOPPP5045M	CFO	01/07/2022	APPOINTMENT
BALVIR SINGH GANDHI	ALKPG0536E	CFO	27/04/2022	CESSATION
RAJNI MAHAJAN	AARPS3074R	CFO	27/04/2022	APPOINTMENT
RAJNI MAHAJAN	AARPS3074R	CFO	30/06/2022	CESSATION

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

Number of meetings held

1

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
ANNUAL GENERAL MEETING	24/08/2022	172,074	27	64.34

B. BOARD MEETINGS

*Number of meetings held

17

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	08/04/2022	11	9	81.82

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
2	27/04/2022	11	10	90.91
3	12/05/2022	11	9	81.82
4	10/06/2022	11	10	90.91
5	28/06/2022	11	10	90.91
6	13/07/2022	11	11	100
7	10/08/2022	11	10	90.91
8	24/08/2022	10	9	90
9	26/09/2022	10	9	90
10	21/10/2022	8	7	87.5
11	15/11/2022	8	6	75
12	14/12/2022	8	5	62.5

C. COMMITTEE MEETINGS

Number of meetings held

61

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1	AUDIT COMM	05/05/2022	4	4	100
2	AUDIT COMM	11/05/2022	4	4	100
3	AUDIT COMM	09/06/2022	4	4	100
4	AUDIT COMM	10/08/2022	4	4	100
5	AUDIT COMM	26/08/2022	4	4	100
6	AUDIT COMM	21/10/2022	4	4	100
7	AUDIT COMM	05/11/2022	4	4	100
8	AUDIT COMM	28/12/2022	4	4	100
9	AUDIT COMM	23/01/2023	4	4	100
10	AUDIT COMM	25/01/2023	4	4	100

D. *ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	24/08/2023
								(Y/N/NA)
1	BALDEV PRA	17	15	88.24	27	25	92.59	Yes
2	RAJESH KUM	17	17	100	32	32	100	Yes
3	RAJEEV LOC	17	17	100	37	37	100	No
4	NABA KISHOI	17	17	100	34	34	100	Yes
5	UMESH CHAI	17	17	100	33	33	100	Yes
6	ANIL KUMAR	17	17	100	24	24	100	Yes
7	ANAND KUM#	17	16	94.12	35	35	100	Yes
8	SUDHIR GUP	5	5	100	8	8	100	Yes
9	SHAHLA AYO	4	3	75	1	1	100	Yes

X. *REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	BALDEV PRAKASH	MANAGING DIR	8,525,041	0	0	1,758,809	0
2	SUDHIR GUPTA	EXECUTIVE DIR	1,246,064	0	0		0
	Total		9,771,105	0	0	1,758,809	0

Number of CEO, CFO and Company secretary whose remuneration details to be entered

4

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	BALVIR SINGH GA	CHIEF FINANCI	256,967	0	0	0	0
2	RAJNI SARAF	CHIEF FINANCI	703,670	0	0	0	0
3	PRATIK D PUNJAB	CHIEF FINANCI	2,275,345	0	0	0	0

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
4	MOHAMMAD SHAF	COMPANY SEC	2,406,033	0	116,217	0	0
	Total		5,642,015	0	116,217	0	0

Number of other directors whose remuneration details to be entered

10

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	VIKRAM GUJRAL	DIRECTOR	0	501,368	0	0	0
2	RAJESH KUMAR C	DIRECTOR	0	252,055	0	2,040,000	0
3	MOHMAD ISHAQ V	DIRECTOR	0	1,000,000	0	720,000	0
4	RAJEEV LOCHAN I	DIRECTOR	0	972,603	0	2,440,000	0
5	MONICA DHAWAN	DIRECTOR	0	780,822	0	0	0
6	NABA KISHORE S/	DIRECTOR	0	1,000,000	0	2,240,000	0
7	UMESH CHANDRA	DIRECTOR	0	191,781	0	2,080,000	0
8	ANIL KUMAR GOEI	DIRECTOR	0	191,781	0	1,920,000	0
9	SUSHMITA CHADH	DIRECTOR	0	164,384	0	520,000	0
10	ANAND KUMAR	DIRECTOR	0	79,453	0	2,120,000	0
	Total		0	5,134,247	0	14,080,000	0

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

* A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year Yes No

B. If No, give reasons/observations

XII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS Nil

15

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status
JAMMU AND KAS	RESERVE BANK (	31/05/2022	RBI Circular: DCM (	Rs. 17420	NA
JAMMU AND KAS	RESERVE BANK (	30/06/2022	RBI Circular: DCM (	Rs. 10000	NA

JAMMU AND KAS	RESERVE BANK (	31/07/2022	RBI Circular: DCM (	Rs. 120000	NA
JAMMU AND KAS	RESERVE BANK (	31/08/2022	RBI Circular: DCM (	Rs. 1600	NA
JAMMU AND KAS	RESERVE BANK (	30/09/2022	RBI Circular: DCM (	Rs. 106901	NA
JAMMU AND KAS	RESERVE BANK (	31/10/2022	RBI Circular: DCM (	Rs. 20000	NA
JAMMU AND KAS	RESERVE BANK (	30/11/2022	RBI Circular: DCM (	Rs. 48450	NA
JAMMU AND KAS	RESERVE BANK (	30/12/2022	RBI Circular: DCM (	Rs. 10000	NA
JAMMU AND KAS	RESERVE BANK (	31/01/2023	RBI Circular: DCM (	Rs. 50	NA
JAMMU AND KAS	RESERVE BANK (	28/02/2023	RBI Circular: DCM (	Rs. 500	NA
JAMMU AND KAS	RESERVE BANK (	31/03/2023	RBI Circular: DCM (	Rs. 40000	NA
JAMMU AND KAS	NSE, BSE	14/07/2022	SEBI (LODR) REGUL	RS. 35400	Rs. 35400/- imposed by NSE &
JAMMU AND KAS	FIU INDIA	30/11/2022	PML Act 2002, Sec	Rs. 300000	NA
JAMMU AND KAS	CBIC	31/01/2023	O/o CGA vide OM N	Rs. 986	NA
JAMMU AND KAS	RESERVE BANK (	31/03/2023	RBI circular DCM(R	Rs. 4210000	NA

(B) DETAILS OF COMPOUNDING OF OFFENCES Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

Yes No

(In case of 'No', submit the details separately through the method specified in instruction kit)

XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

GHULAM JEELANI RESHI

Whether associate or fellow

Associate Fellow

Certificate of practice number

10020

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
- (b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

Declaration

I am Authorised by the Board of Directors of the company vide resolution no. ... dated

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

- 1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
- 2. All the required attachments have been completely and legibly attached to this form.

Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

DIN of the director

To be digitally signed by

- Company Secretary
- Company secretary in practice

Membership number

Certificate of practice number

Attachments

- 1. List of share holders, debenture holders
- 2. Approval letter for extension of AGM;
- 3. Copy of MGT-8;
- 4. Optional Attachment(s), if any

List of attachments

<input type="button" value="Attach"/>	Debenture details.pdf
<input type="button" value="Attach"/>	Details_of_Meetings.pdf
<input type="button" value="Attach"/>	Form MGT-8 JK Bank 2022-2023 Signed.p
<input type="button" value="Attach"/>	debentureholders.pdf

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company

Board Secretariat



BOARD MEETINGS DURING THE FINANCIAL YEAR 2022-23

S. No.	Type of Meeting	Date of Meeting	Total Number of directors associated as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1.	Board Meeting	08-04-2022	11	9	81.82
2.	Board Meeting	27-04-2022	11	10	90.91
3.	Board Meeting	12-05-2022	11	9	81.82
4.	Board Meeting	10-06-2022	11	10	90.91
5.	Board Meeting	28-06-2022	11	10	90.91
6.	Board Meeting	13-07-2022	11	11	100
7.	Board Meeting	10-08-2022	11	10	90.91
8.	Board Meeting	24-08-2022	10	9	90
9.	Board Meeting	26-09-2022	10	9	90
10.	Board Meeting	21-10-2022	8	7	87.5
11.	Board Meeting	15-11-2022	8	6	75
12.	Board Meeting	14-12-2022	8	5	62.5
13.	Board Meeting	26-12-2022	8	7	87.5
14.	Board Meeting	23-01-2023	10	9	90
15.	Board Meeting	20-02-2023	9	9	100
16.	Board Meeting	06-03-2023	9	8	88.88
17.	Board Meeting	15-03-2023	9	9	100



COMMITTEE MEETINGS DURING THE FINANCIAL YEAR 2022-23

S. No.	Type of Meeting	Date of Meeting	Total Number of directors associated as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1.	Management Committee	10-06-2022	5	5	100
2.	Management Committee	16-07-2022	5	4	80
3.	Management Committee	28-09-2022	4	4	100
4.	Management Committee	14-11-2022	5	5	100
5.	Management Committee	06-01-2023	5	5	100
6.	Management Committee	22-02-2023	6	5	83.33
7.	Management Committee	27-03-2023	5	5	100
8.	Audit Committee	05-05-2022	4	4	100
9.	Audit Committee	11/12-05-2022	4	4	100
10.	Audit Committee	09-06-2022	4	4	100
11.	Audit Committee	10-08-2022	4	4	100
12.	Audit Committee	26-08-2022	4	4	100
13.	Audit Committee	20/21-10-2022	4	4	100
14.	Audit Committee	05-11-2022	4	4	100
15.	Audit Committee	28-12-2022	4	4	100
16.	Audit Committee	23-01-2023	4	4	100
17.	Audit Committee	25-01-2023	4	4	100
18.	Audit Committee	27-02-2023	4	4	100
19.	Audit Committee	27-03-2023	4	4	100
20.	Integrated Risk Management Committee	13-06-2022	5	5	100
21.	Integrated Risk Management Committee	07-09-2022	4	4	100
22.	Integrated Risk Management Committee	27-12-2022	4	4	100
23.	Integrated Risk Management Committee	16-03-2023	5	5	100
24.	Special Committee of Board on Frauds	13-06-2022	5	5	100
25.	Special Committee of Board on Frauds	28-09-2022	4	4	100
26.	Special Committee of Board on Frauds	01-12-2022	5	5	100
27.	Special Committee of Board on Frauds	06-01-2023	5	5	100
28.	Special Committee of Board on Frauds	08-02-2023	5	5	100



29.	Special Committee of Board on Frauds	15-03-2023	5	5	100
30.	Customer Service Committee	09-06-2022	5	5	100
31.	Customer Service Committee	28-09-2022	3	3	100
32.	Customer Service Committee	26-12-2022	4	4	100
33.	Customer Service Committee	16-03-2023	6	6	100
34.	Information Technology Strategy Committee	23-06-2022	5	5	100
35.	Information Technology Strategy Committee	21-09-2022	5	5	100
36.	Information Technology Strategy Committee	15-11-2022	4	3	75
37.	Information Technology Strategy Committee	08-02-2023	4	4	100
38.	Legal and Impaired Assets Resolution Committee	21-06-2022	4	4	100
39.	Legal and Impaired Assets Resolution Committee	26-09-2022	4	4	100
40.	Legal and Impaired Assets Resolution Committee	27-12-2022	4	4	100
41.	Legal and Impaired Assets Resolution Committee	16-03-2023	5	5	100
42.	Stakeholders Relationship Committee	10-08-2022	4	4	100
43.	Stakeholders Relationship Committee	01-12-2022	4	4	100
44.	Stakeholders Relationship Committee	24-01-2023	4	4	100
45.	Nomination and Remuneration Committee	15-04-2022	3	3	100
46.	Nomination and Remuneration Committee	12-05-2022	4	4	100
47.	Nomination and Remuneration Committee	06-06-2022	4	4	100
48.	Nomination and Remuneration Committee	20-10-2022	4	4	100
49.	Nomination and Remuneration Committee	15-11-2022	4	4	100
50.	Nomination and Remuneration Committee	26-12-2022	4	4	100
51.	Nomination and Remuneration Committee	13-01-2023	4	4	100
52.	Nomination and Remuneration Committee	23-01-2023	4	4	100
53.	Nomination and Remuneration Committee	04-03-2023	4	4	100
54.	Nomination and Remuneration Committee	21-03-2023	4	4	100



55.	Corporate Social Responsibility Committee	10-06-2022	4	4	100
56.	Corporate Social Responsibility and Environmental Social and Governance Committee	06-01-2023	4	4	100
57.	Stakeholders Relationship Committee	10-08-2022	4	4	100
58.	Stakeholders Relationship Committee	01-12-2022	4	4	100
59.	Stakeholders Relationship Committee	24-01-2023	4	4	100
60.	Human Resource Development Committee	27-05-2022	4	4	100
61.	Investment Committee	09-06-2022	5	5	100

For Jammu and Kashmir Bank Limited

Shafi

**Mohammad Shafi Mjr
Company Secretary**



RESHI & ASSOCIATES

Company Secretaries

Office: - 3rd Floor Jeelan Shopping Mall, Near Aksa Mall, Sarai Payeen Srinagar J&K-190001.
Cell No: - 9906772505, 0194-2488272; email:-cs.jeelani@gmail.com, web: www.reshiandassociates.com

FORM NO. MGT.8

[Pursuant to Section 92(2) of the Companies Act, 2013 and Rule 11(2) of
Companies (Management and Administration) Rules, 2014]

CERTIFICATE BY A COMPANY SECRETARY IN PRACTICE

I have examined the registers, records and books and papers of **JAMMU AND KASHMIR BANK LIMITED** (CIN: L65110JK1938SGC000048) as required to be maintained under the Companies Act, 2013 (the Act) and the rules made there under for the financial year ended 31st March, 2023. In my opinion and to the best of my information and according to the examinations carried out by me and explanations furnished to me by the Bank, its officers and agents, I certify that:

- A. The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.

For the financial data in this Annual Return, I have relied on the relevant audited Financial Statements of the Bank for the year ended 31st March, 2023, which were adopted by the members in the 85th Annual General Meeting of the Bank held on Thursday, August 24, 2023. Further in respect of the “Penalty and Punishment -Details thereof”, at Serial No. XII, I have relied on the records of the Bank and representations made by the Bank and its officers.

- B. During the aforesaid financial year, the Bank has complied with provisions of the Act & Rules made there under in respect of:
1. Its status under the Act;
 2. Maintenance of registers/records & making entries therein within the time prescribed therefor;
 3. Filing of forms and returns are not stated in the annual return as there is no such requirement. The Bank filed the forms and other returns with the Registrar of Companies within the prescribed time limits except that the Bank filed the Form MGT - 14 relating to the raising of capital with Registrar of Companies with additional fee due to up gradation of MCA Portal from V2 to V3 Portal.

The Bank was not required to file any form with the Regional Director, Tribunal or Court.

4. Calling/ convening/ holding meetings of Board of Directors, committees, Resolutions passed by Circulation and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot have been properly recorded in the Minute Book and registers maintained for the purpose and the same have been signed.
5. Closure of Register of Members was applicable during the year as the Bank has declared a dividend of 50% i.e., 50 Paise per equity share for the financial year 2022-23 and the register of Members was closed from 18th August, 2023 to 24th August, 2023 and the record date for the same was 17th August, 2023.
6. The Provisions of the Section 185 of the Companies Act, 2013 are not applicable to the Bank as extending of loans and giving of guarantees and providing of securities is in the ordinary course of its business. The loans are given on the rates as prescribed by the Reserve Bank of India.
7. There were contracts and arrangements with the related parties which were in the ordinary course of business and on the arm's length basis as specified in the provisions of the Section 188 of the Companies Act, 2013.
8. The Bank had issued and allotted 2,85,93,267 equity shares at a price of Rs.32.70/- which was at a discount of 4.97% (i.e. Rs1.71 per equity share) to the Qualified Institutional Buyers (QIB) aggregating to a total of Rs. 93,49,99,830.90.
9. The Bank had also issued and allotted 7,00,00,000 equity shares at a price of Rs.39.25 to the eligible employees of the Bank under Jammu and Kashmir Bank Employee Stock Purchase Scheme, 2023 (JKBESPS, 2023) amounting to a total of Rs. 274,75,00,000.
The said Employees Stock Purchase Scheme (JKBESPS-2023) had a qualified opinion of the Statutory Central Auditors and is reproduced as under:
 - *Clause 21 of J&K Bank Employee Stock Purchase Scheme, 2023 (JKBESPS 2023) as there was a restriction that the Eligible Employee under the scheme shall not be entitled to any loan facility specifically for the purchase of Shares of the Bank under the Scheme;*
 - *□ Para No. 2.3.1.7 of RBI Master Circular- Loans and Advances - Statutory and Other Restrictions (RBI/2015-16 /95 DBR.No. Dir.BC.10/13.03.00/2015-16) dated July 1, 2015 which strictly prohibited the Banks to extend advances to their employees to purchase their own bank's shares;*
 - *□ Section 39(1) & 42 of the Companies Act, 2013 as the allotment of the shares shall be made after receipt of funds under the said scheme in a separate Bank Account. However, the shares have been allotted on 21st March 2023 and payment was realised on 22.03.2023 and 23.03.2023 i.e., before receipt of the entire fund in the ESPS Scheme Account of the Bank.*

10. Further, the requests were received with regard to transmission of shares and issue of Duplicate Certificates which have been dispatched within the stipulated time frame as per the provisions of the Companies Act, 2013.
11. Keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provision of the Act - **Not Applicable.**
12. The Bank has declared a dividend of Rs. 0.50 paise per equity share for the year ended 31st March, 2023. The Bank was required to transfer the unclaimed/unpaid dividend amounting to Rs.51,82,329.00 to Investor Education and Protection Fund and underlying shares in respect of the shareholders whose dividend has not been claimed., which were transferred to IEPF Authority within the stipulated time frame.
13. Signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
14. Appointment, re-appointments, retirement, disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them.

The Composition of the Board was not in compliance to the Section 152 of the Companies Act, 2013 as the Bank did not had adequate number of rotational directors till 25th January, 2023.

The following Changes happened in the composition of the Board during the year under report which was taken on record by the Board:

- *Mr. Vivek Bhardwaj, IAS (DIN: 02847409) was appointed as Govt. Nominee Director w.e.f May 17, 2022 in place of Mr. Atal Dulloo, IAS (DIN: 03542909).*
- *Dr. Mohmad Ishaq Wani (DIN: 08944038) ceased to be the Director on the Board of the Bank w.e.f. August 24, 2022 consequent upon his non-re-appointment at the 84th Annual General Meeting of the Bank.*
- *Mrs. Sushmita Chadha (DIN: 02939808) resigned as an Independent Director on the Board of the Bank w.e.f. September 27, 2022 due to personal reasons.*
- *Mr. Nitishwar Kumar (DIN: 05326456) resigned as a Director on the Board of the Bank w.e.f October 13, 2022.*
- *Mr. Sudhir Gupta (DIN: 09614492) was appointed as an Executive Director (Rotational Director) on the Board of the Bank w.e.f. December 14, 2022.*
- *Ms. Shahla Ayoub (DIN: 09834993) was appointed as Independent Director on the Board of the Bank w.e.f. December 26, 2022.*

- *Mr. Vivek Bhardwaj, IAS (DIN: 02847409) ceased to be the Govt. Nominee Director on the Board of the Bank w.e.f. January 25, 2023 consequent upon withdrawal of his nomination by the Government of UT of Jammu and Kashmir.*

During the year under review, Mrs. Sushmita Chadha, Independent Director resigned from the Board of Directors of the Bank w.e.f. September 27, 2022 due to personal reasons before the expiry of her tenure.

15. Being a Government Company, the auditors are required to be appointed by the Comptroller and Auditor-General of India within a period of 180 days from the commencement of financial year. The Auditors so appointed shall hold office till the conclusion of the Annual General Meeting as per the provisions of Section 139 of the Companies Act, 2013. There was no instance of casual vacancy of the Auditor.
16. Approvals wherever required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act were taken by the Bank.
17. Being a Banking Company, acceptance, renewal and repayment of deposits are not applicable.
18. Being a Banking Company, Acceptance of deposits received from public shall not be deemed to be borrowings within the meaning of Clause C of Section 180(1)(a) of the Companies Act, 2013. The borrowings made by the Bank by issue of the Debentures are within the limits specified in the Act.
19. Being a Banking Company, the provisions of Section 186 of the Act relating to giving of loans and making investments of guarantees given or providing of securities to other bodies corporate or persons are not applicable.
20. During the period under review, the Bank had sought the approval of members by way of Special Resolutions in the Annual General Meeting held on August 24, 2022 for Alteration of Memorandum and Articles of Association which were subject to the approval of the Reserve Bank of India & same has been mentioned on the Explanatory Statement pursuant to Section 102 of the Companies Act, 2013.

J&K Govt. General Administration Department S.O. No. 339 dated 30/10/2020 apportioned the Assets, Liabilities and Posts of the erstwhile State of Jammu and Kashmir between the Union Territory of Jammu and Kashmir and Union Territory of Ladakh w.e.f. 31.10.2020. As per the said notification 8.23% shareholding of Jammu & Kashmir Bank Ltd. consisting of 4,58,29,445 shares

which amounts to 13.89% of the shareholding of the erstwhile state of Jammu and Kashmir as on 31.10.2019 were to be transferred to the UT of Ladakh and the then remaining 51% of shareholding of erstwhile Jammu and Kashmir state would remain with the UT of Jammu and Kashmir. The UT of Jammu and Kashmir has completed the transfer of the said 4,58,29,445 shares to UT of Ladakh on February 10, 2023.

For Reshi & Associates
Company Secretaries
Firm Registration No: S2011JK536600
PR No. 2125/2022



Ghulam Jeelani Reshi
(Proprietor)
FCS No -8720; C P No: 10020
UDIN number: - F008720E001221239

Place: - Srinagar
Date: -.09-10-2023.

**J&K Bank**

Ref: JKB/TOS/2023-24

dated: 04.10.2023

ANNEXURE***Debentures (Outstanding as at the end of financial year)**

Particulars	Number of units	Nominal value per Unit (value in Lacs)	Total value (Amt in crores)
Non-convertible debentures	5000	10	500.00
	10000	10	1000.00
	360	100	360.00
	1021	100	1021.00
Partly convertible debentures	x	x	x
Fully convertible debentures	x	x	x
Total	16381	NA	2881.00

Details of debentures

(Amt in crores)

Class of debentures	Outstanding as at the beginning of the year (Apr-2022)	Increase during the Year (2022-23)	Decrease during the Year (2022-23)	Outstanding as at the end of the year Mar-2023
Non-convertible debentures	2360	1021	500	2881
Partly convertible debentures				
Fully convertible debentures				

Jammu & Kashmir Bank Limited

Treasury Operations
3rd & 4th Floor
National Business Centre
BKC, Bandra (E),
Mumbai 400 051

T +91 (22)26384100
+91(22)26384200

E tos@jkbmail.com
W www.jkbank.net



NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDER

Details	At the beginning of the year (Apr-2022)	At the end of the year (Mar-2023)
Debenture holders	321	260


Hayat Mohammad Rather
Chief Manager

Chief Manager

Treasury Operations Srinagar

Registered office

Corporate Headquarters
M.A.Road, Srinagar 190001
Kashmir, India

T +91 (0)194 2481 930-35

F +91 (0)194 248 1928

CIN:

L65110JK1938SGC000048

E info@jkbmail.com

W www.jkbank.net

First Name	Middle Name	Last Name	Reference Number	Number of debentures	Total amount of debentures
VISHWAMBHARLAL BH			11708626	2	20,00,000.00
SHRUTI WADHWA			11748536	1	10,00,000.00
HARSHA ARPIT PATEL	ARPIT KANTILAL PATEL		10056900	3	30,00,000.00
ARPIT KANTILAL PATEL	HARSHA ARPIT PATEL		10056926	2	20,00,000.00
KURUS JIMMY PRESSW	HAVOVI KURUS PRESSWALLA		10449606	1	10,00,000.00
HAVOVI KURUS PRESS	KURUS JIMMY PRESSWALLA		10450233	1	10,00,000.00
INDUSIND BANK LIMIT			10292385	589	58,90,00,000.00
SHARAD MAHENDRA N	TEJAL S MEHTA		11248844	1	10,00,000.00
SHARAD M MEHTA HU			11254412	1	10,00,000.00
RAMAKRISHNAN VICH			12474975	1	10,00,000.00
SHILPA AGARWAL			10052230	5	50,00,000.00
SANJAY ARUN KHATIWA	DEEPA SANJAY KHATIWALA		10277364	1	10,00,000.00
MANISH SINGHAL			10113852	1	10,00,000.00
BHAVNI KARTIK PATEL	KASHYAP ANANDI THAKORE	KSHAMA KASHYAP THAKORE	11745689	1	10,00,000.00
CHAITANYA ANAND TA			12158599	1	10,00,000.00
VENKATARAMANI RAJ			14223922	1	10,00,000.00
KANGAN MITTAL			21593506	1	10,00,000.00
ABHISHEK GUPTA			21732847	1	10,00,000.00
PHILIP MATHEW			26535163	2	20,00,000.00
SANJAY SARUP			13583120	4	40,00,000.00
PROGRESSIVE TRAFIN			13601374	1	10,00,000.00
JANAK SINGH BAJWA			17410234	1	10,00,000.00
P K SHAH CHARITABLE			24627949	1	10,00,000.00
ALAGAPPAN NARAYAN			32046698	1	10,00,000.00
DEOKI NANDAN SARAF			10054522	1	10,00,000.00
ATUL SARAF			10054539	1	10,00,000.00
AKHIL SARAF			10141072	1	10,00,000.00
CHAMPADEVI PHOOLC	RATANLAL JAIN		11164613	1	10,00,000.00
SAMIR TARUNKUMAR			11349907	1	10,00,000.00
VENKATESAN T	KALA VENKATESAN		10259112	1	10,00,000.00
SUNDERDAS CHETAND	KAMLA WADHWANI		10319392	4	40,00,000.00
KAMLA SUNDERDAS W	SUNDERDAS CHETANDAS WADHWANI		10330757	6	60,00,000.00
JOHN OAKY AND MO	UND TRUST		11473762	1	10,00,000.00
HUDCO EMPLOYEES C			13789345	19	1,90,00,000.00
JASMINE FARMS PVT L			15469146	5	50,00,000.00
GUJARAT GUARDIAN L			40006766	2	20,00,000.00
RAMU MAHALINGAM			12438716	1	10,00,000.00
MAHALAKSHMI V			12438732	1	10,00,000.00
TAJ RESIDENCY EPF TR			30127641	3	30,00,000.00
RICHA SAXENA			11145971	1	10,00,000.00
KAPIL MOHAN			11145980	1	10,00,000.00
MEENA AGGARWAL			10178945	1	10,00,000.00
VIPIN AGGARWAL AND			10182022	1	10,00,000.00
MOHIT TANTIA	VISHU TANTIA	SUNITA TANTIA	11320227	1	10,00,000.00
UMA PRASAD			30559613	1	10,00,000.00
KAPIL MARWAHA			30721465	1	10,00,000.00
THE DELHI FLOUR MILL			31396118	1	10,00,000.00
NBCC EMPLOYEES DEAR	RUST		24452121	72	7,20,00,000.00
CHHATTISGARH STATE	ENT FUND TRUST		24839121	50	5,00,00,000.00
APSPDCL PENSION AN			28814615	94	9,40,00,000.00
APURVA LAKHOTIA			28352762	1	10,00,000.00
SAIKUMAR B A			21713255	2	20,00,000.00
RAJESH SAMPATH KUM			22188401	1	10,00,000.00
GUJARAT AMBUJA EXP			10327666	145	14,50,00,000.00
HINDUSTHAN CLUB LTI			21644036	5	50,00,000.00
MOTIRANI JAIN			22203487	1	10,00,000.00
APSRTC EMPLOYEES PF			20059762	100	10,00,00,000.00
ARMY GROUP INSURAN			20937481	400	40,00,00,000.00
MAFATLAL KESHAVLAL			10344031	1	10,00,000.00

Handwritten signature

GEETABEN MAYURESH			11167374	1	10,00,000.00
JYOTI D VAGHANI			14744215	2	20,00,000.00
TEJAS VINODBHAI PAT	KALPANA TEJAS PATEL		16580260	1	10,00,000.00
KALPANA TEJAS PATEL	TEJAS VINODBHAI PATEL		16580647	1	10,00,000.00
BOARD OF TRUSTEES N			16972812	350	35,00,000.00
BHARATIYA RESERVE B	ES PROVIDENT FUND TRUST		17018680	109	10,90,00,000.00
BHARAT EARTH MOVE			17023106	30	3,00,00,000.00
BEDEKAR VIJAY NARAY	BEDEKAR ANUPAMA VIJAY		17371179	1	10,00,000.00
SAIL PROVIDENT FUND			17959978	102	10,20,00,000.00
DEY'S MEDICAL STORE	DENT FUND		18342377	1	10,00,000.00
TIWARI UTKARSH UDA	TIWARI UDAYSHANKAR BHAWANISHANK		34800371	2	20,00,000.00
PRIYANKA AGARWAL			38028636	1	10,00,000.00
K S KALYANARAMAN			50277622	1	10,00,000.00
SNEH GUPTA			51957442	1	10,00,000.00
FREIGHT LINES (INDIA)			53622611	1	10,00,000.00
GOVERDHANESH VALL			57316065	1	10,00,000.00
NANDLAL SAWANMAL			60863582	1	10,00,000.00
AMIT KUMAR BAID HU			61488044	1	10,00,000.00
GUPTA SAURABH VEDR			61591143	3	30,00,000.00
APCPDCL PENSION ANI			66144176	52	5,20,00,000.00
SHIKHA CHORDIA			11673684	3	30,00,000.00
INDEXONE INTERNATIO			11700923	5	50,00,000.00
INDEXONE INDUSTRIES			11748577	14	1,40,00,000.00
NALINI SUBRAMANIAN			12438386	1	10,00,000.00
ANIL PANDE			32930324	1	10,00,000.00
DAVID RASQUINHA			33830964	1	10,00,000.00
THE PROVIDENT FUND	AN OIL CORPORATION LTD (MD)		12722937	980	98,00,00,000.00
RAJINDER DARBARI			10474481	2	20,00,000.00
INDIAN REGISTER OF S			40325542	10	1,00,00,000.00
NANDKUMAR MADHAI	SMITA NANDKUMAR ATHAWALE		40894179	1	10,00,000.00
R D SINGH	LAKHWANT BHATIA		40932523	1	10,00,000.00
INDER PREET SINGH			20529000000430	1	10,00,000.00
MEENA MUKESH GAN	MUKESH AMBALAL GANDHI		20106000015776	1	10,00,000.00
UMA LABORATORIES P			20106000022100	1	10,00,000.00
HEMANTKUMAR AMB			20106000052999	1	10,00,000.00
PUSPA HEMANT PATEL			20106000213753	1	10,00,000.00
HEMANT AMBALAL PA			20106000223140	1	10,00,000.00
BIPINCHANDRA CHIMA			20109000047357	1	10,00,000.00
RISHABH SHARAD NEM			20109000253080	1	10,00,000.00
RITWIK SHARAD NEMA			20109000404394	1	10,00,000.00
LEENA AGARWAL			20109001721163	1	10,00,000.00
SANOBER PORUS TAM			20109002062313	1	10,00,000.00
KALPESH BIPINCHAND			20113000084219	1	10,00,000.00
NITIN B PATEL HUF .			20191010365599	1	10,00,000.00
EVERLINK INVESTMENT			20235000027396	5	50,00,000.00
IKNOOR TECHNOLOGY			20242000001365	1	10,00,000.00
GUNEET KAUR KOHLI			20242000056549	1	10,00,000.00
ATUT FINCAP LIMITED			20270000056300	2	20,00,000.00
AKHIL RAMESH DHAM	REHA DHAM		20270000065059	1	10,00,000.00
VIKRAM SUDHIR SAPRE			20323000566349	1	10,00,000.00
SUBRATA CHOWDHUR			20323000924948	1	10,00,000.00
RAJASHREE VENKATES	VENUGOPAL VENKATESH .		20328000028986	1	10,00,000.00
SHYAMALA RAMASUB			20332003532278	1	10,00,000.00
ADIVARAHAM KRISHN			20332005734209	1	10,00,000.00
DIPIKA NITIN MEHTA	NITIN POPATLAL MEHTA		20333000067236	5	50,00,000.00
R SETHURAMAN			20333000103116	1	10,00,000.00
HARISH MUKUNDRAY			20335000282809	1	10,00,000.00
MOHAN ANANT OAK	PRADNYA MOHAN OAK		20360000267493	1	10,00,000.00
VEERARAGHAVAN THA			20360000463340	1	10,00,000.00
PRASHANT BALIRAM S			20360000771338	1	10,00,000.00

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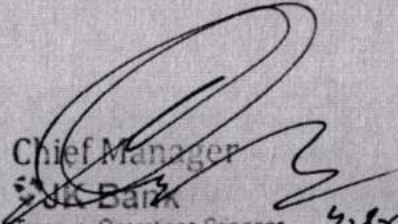
AJAY PRATAP SINGH			2036800009214	6	60,00,000.00
SUPERNA MALHOTRA			2037600010294	1	10,00,000.00
SRIVIDHYA VENKATARA			2037600020796	1	10,00,000.00
MEENAKSHI JAIN			2038400015476	1	10,00,000.00
DIVYA THAKOREPALIA	SAM MANECKSHAW PALIA		2042200016747	1	10,00,000.00
NITIN RATILAL SHAH			2043700004378	1	10,00,000.00
RAJENDRA SINGHANIA			2043700019921	1	10,00,000.00
SONAL BHAVIN CHOKS			2044400000022	1	10,00,000.00
KHEROON SHABIR			2044700071936	3	30,00,000.00
GUJARAT NARMADA V	LIMITED		2047200000197	62	6,20,00,000.00
SAMIK SUBHASHCHAN			2048400000118	1	10,00,000.00
SRINIVASAN SRIDHARA			2048800002341	1	10,00,000.00
MATHAVI MADHAN .			2048800002640	1	10,00,000.00
SARAL PRAFULLBHAI K			2048900002662	1	10,00,000.00
AJAY PAL SINGH			2052900000042	1	10,00,000.00
KRISH HITESH MEHTA	HITESH VINODCHANDRA MEHTA		2062900001839	2	20,00,000.00
BHAILALBHAI NATHAB			2063800000227	2	20,00,000.00
PRAKASH B PATEL HUF			2063800001184	1	10,00,000.00
ILA RASHMIKANT SHAH	RASHMIKANT S SHAH		2063800004182	1	10,00,000.00
CANTON LABORATORII			2063800004314	5	50,00,000.00
BIPIN PATEL HUF .			2064200012766	1	10,00,000.00
LOGLIFE EXPORT AND			2067800000234	2	20,00,000.00
GWSSB -ECPF TRUST			42632303	100	10,00,00,000.00
THE TRUSTEES VALLI C	ATUITY FUND		43568473	3	30,00,000.00
AJAY RAMIDHAMY			52226116	2	20,00,000.00
THE TRUSTEES LOYAL T	TUITY FUND		43568482	2	20,00,000.00
B R HERMAN AND MO			12478598	1	10,00,000.00
ABHISHEK GUPTA HUF			23049248	1	10,00,000.00
RATANLAL PHOOLCHAI	CHANDRAKANTA RATANLAL JAIN		12934416	1	10,00,000.00
ANAND V RATNAPARK			13754652	1	10,00,000.00
VILAS NIVRUTTI GADEV			14501287	1	10,00,000.00
SATISH KUMAR GERA	MADHU GERA		10159013	1	10,00,000.00
SICOM LIMITED			10492219	382	38,20,00,000.00
BOARD OF TRUSTEES P	DENT FUND		10144208	50	5,00,00,000.00
TRUSTEES PROJECTS A	PLOYEES PROVIDENT FUND SIND		10791566	10	1,00,00,000.00
MAYABHAI VARIANGBI			12818645	1	10,00,000.00
BHANUBEN KISHANBH			24028389	2	20,00,000.00
CHANDRANI RAGHURA			24366735	10	1,00,00,000.00
PARVEEN KUMAR JOLL			10752299	10	1,00,00,000.00
L RAGHUNATHAN			22814968	1	10,00,000.00
SUNIL AIMA			22114205	2	20,00,000.00
BIRLA INDUSTRIES PRO			40033724	21	2,10,00,000.00
POWER FINANCE CORP	FUND		40066634	77	7,70,00,000.00
PPL EMPLOYEES PROVI			40066692	10	1,00,00,000.00
NATIONAL BUILDINGS	BUTORY PROVIDENT FUND TRUST		40133814	179	17,90,00,000.00
AJMIL LTD STAFF PROV			40171712	5	50,00,000.00
TELECOMMUNICATION	EES PROVIDENT FUND TRUST		40297646	5	50,00,000.00
PFC EMPLOYEES GRAT			40358780	4	40,00,000.00
D S I D C LIMITED EMP			40372308	1	10,00,000.00
HINDUSTAN AERONAUT	DENT FUND		40397782	200	20,00,00,000.00
SHRIRAM PISTONS AN	ENT FUND TRUST		40420892	5	50,00,000.00
COPPER ROLLERS PVT			40654554	2	20,00,000.00
JAI PRAKASH SINGH			40718400	1	10,00,000.00
HINDUSTAN COPPER L	LOYEES PROVIDENT FUND		40727625	30	3,00,00,000.00
HAL HYD DIVN PROVID			40799248	40	4,00,00,000.00
SAIL EMPLOYEES SUPE			40824773	326	32,60,00,000.00
VINODBHAI NATHABHAI	PUSHPABEN VINODBHAI PATEL	TEJAS VINODBHAI PATEL	41756500	1	10,00,000.00
JK PAPER LIMITED (JK	EYES PROVIDENT FUND		42298322	4	40,00,000.00
THE TRUSTEES LOYAL T	VIDENT FUND		42596522	11	1,10,00,000.00
AJAY JAGDISH CHODHRI	ANGANA AJAY CHODHARI		41740523	1	10,00,000.00

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SHOBHA DEVI SABOO		53598958	2	20,00,000.00
THOPPIL LONAPPAN JO		59849510	1	10,00,000.00
SANCHITA BHAT		72729396	3	30,00,000.00
BHAVYA CHATURVEDI		75820375	1	10,00,000.00
GAJENDRA PRABHULA		76268245	1	10,00,000.00
MADHAN GURUSWAN		80296194	1	10,00,000.00
DEEPAK MAHENDRABH		93973219	1	10,00,000.00
HARSHAVARDHAN VIJA		97721721	2	20,00,000.00
PRAVEEN JAIN		10119927	1	10,00,000.00
CSEB GRATUITY AND P		10814108	50	5,00,00,000.00
SAURABH AGARWAL H		10964762	1	10,00,000.00
BHUPINDER KAUR		80073606	2	20,00,000.00
SARITA AGARWAL		80152684	1	10,00,000.00
GURBAX SINGH BHANE		80406280	1	10,00,000.00
CHITRA NATARAJAN		10236647	1	10,00,000.00
RITMAN COMMODITIE		10015758	10	1,00,00,000.00
RAJIV NAVINBHAI SHA		20815000002667	2	20,00,000.00
VINAYAK D SHELKE		20816000105504	1	10,00,000.00
SOURABH GUPTA		20816000108139	1	10,00,000.00
HEENABEN DILIPBHAI J		20816000138164	1	10,00,000.00
SUBHOJIT NANDI		20816001015010	1	10,00,000.00
SAMRAT GUPTA		20816001101158	1	10,00,000.00
SASIKUMAR NARAYAN		20816001125423	1	10,00,000.00
ULLAL RAHUL KINI		20816001217832	1	10,00,000.00
VIPAN KUMAR		20816001235217	3	30,00,000.00
AJAY GAURAV RAMIDH		20816001553875	1	10,00,000.00
KARTHI CHANDRASEKA		20816001766840	1	10,00,000.00
BHAVIKA MANOJ DADI		20816002234316	1	10,00,000.00
RAVI ASHOK CHHATWA		20816002495943	1	10,00,000.00
CHITRA PREM MEHRA		20816003004565	1	10,00,000.00
CHINA SATYANARAYAN		20816003375161	1	10,00,000.00
VIMAL KUMAR JAIN		20816003438595	1	10,00,000.00
SIDDHARTHA SANTOSH		20816003537710	1	10,00,000.00
RENU KORANI		20816003723475	1	10,00,000.00
GIRISHKUTTALAM NAL		20816003792439	1	10,00,000.00
SANJAY NUGGEHALI J		20816003902141	1	10,00,000.00
YELIA VASANTH KUMA		20816005740673	1	10,00,000.00
KRITI PATWARI		20816007012351	1	10,00,000.00
CHIRAG NAWAL		20816007361404	1	10,00,000.00
MANVIR SINGH ANANI		20816007377052	1	10,00,000.00
BEENA PRASANTH		20816007956728	1	10,00,000.00
NAZEER KUNJU ABDUL		20816008393541	1	10,00,000.00
VIKRAMADITYA EKKIRA		20816008607236	1	10,00,000.00
SHANTI JAYARAM		20816008693530	1	10,00,000.00
SHAGUN SHAH		20816009022002	1	10,00,000.00
PRADEEP KUMAR GAR		20816009084392	1	10,00,000.00
LAWRENCE JOSEPH CH		20816009164064	1	10,00,000.00
ANANTHAKRISHNAN R		20816011817464	1	10,00,000.00
KRISHNACHAITANYA A		20818000028487	1	10,00,000.00
RUCHITA KIRTIKUMAR		20818001849155	1	10,00,000.00
KAITHAVALLAPPIL PANK		20818004846356	1	10,00,000.00
ALEYAMMA ANTONY		20818004854720	1	10,00,000.00
SANGEETA CHAWLA		20818006773395	1	10,00,000.00
CHITTARI SREEVIDYA		20867000027156	1	10,00,000.00
AVISHEK PURKAYASTH		20887006449540	1	10,00,000.00
SUSHMIT SINHA		20887007178192	1	10,00,000.00
GIRIJA SUBASH		30124000069113	1	10,00,000.00
NICKEY IRWIN CHRISTI	ALPA NICKEY CHRISTIE	30234000033932	1	10,00,000.00
RIA DEEPAK BAJAJ	DIVYA DEEPAK BAJAJ	30259000143400	2	20,00,000.00
SHEETAL SACHIDEVA		30414000330228	1	10,00,000.00

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BINDU GEOGY .		30792000040919	1	10,00,000.00
ADDITIONAL PROVIDER		10395144	5000	5,00,00,00,000.00
ADDITIONAL PROVIDER		10395152	5000	5,00,00,00,000.00
BAJAJ ALLIANZ GENERAL		11285923	23	23,00,00,000.00
PNB METLIFE INDIA INS		10013553	60	60,00,00,000.00
ANANDKUMAR MOHA		17783647	1	1,00,00,000.00
INDIAN BANK		10072090	50	50,00,00,000.00
PUNJAB NATIONAL BA		10501028	25	25,00,00,000.00
INDEXONE INDUSTRIES		11748577	1	1,00,00,000.00
STATE BANK OF INDIA		10000023	200	2,00,00,00,000.00
BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED		11285923	25	25,00,00,000.00
PNB METLIFE INDIA INSURANCE COMPANY LIMITED		10013553	50	50,00,00,000.00
BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.		10014132	100	1,00,00,00,000.00
BANK OF MAHARASHTRA		10000287	25	25,00,00,000.00
INDIAN BANK		10072090	50	50,00,00,000.00
THE NAINITAL BANK LIMITED		10491494	10	10,00,00,000.00
ORISSA STATE COOPERATIVE BANK LTD		28437103	100	1,00,00,00,000.00
LIFE INSURANCE CORPORATION OF INDIA		20176093	500	5,00,00,00,000.00
ALPHA ALTERNATIVES MSAR LLP		10051139	1	1,00,00,000.00
STATE BANK OF INDIA		10000023	100	1,00,00,00,000.00
SBI CAPITAL MARKETS LIMITED		10008293	60	60,00,00,000.00
				28,81,00,00,000.00


 Chief Manager
 SBI Bank
 Treasury Operations Srinagar