

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 NA
SRINAGAR
Jammu & Kashmir
190001
India

(c) *e-mail ID of the company

SH*****IL.COM

(d) *Telephone number with STD code

01*****75

(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 Stock 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 01/04/2023 (DD/MM/YYYY) To date 31/03/2024 (DD/MM/YYYY)

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

(a) If yes, date of AGM

17/08/2024

(b) Due date of AGM

30/09/2024

(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 I	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	1,101,400,863	1,101,182,463	1,101,182,463
Total amount of equity shares (in Rupees)	1,850,000,000	1,101,400,863	1,101,182,463	1,101,182,463

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	1,101,400,863	1,101,182,463	1,101,182,463
Nominal value per share (in rupees)	1	1	1	1
Total amount of equity shares (in rupees)	1,850,000,000	1,101,400,863	1,101,182,463	1,101,182,463

(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)	0	0		

(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
Equity shares	Physical	DEMAT	Total			
At the beginning of the year	9,611,666	1,021,868,1	1031479861	1,031,479,8	1,031,479,8	
Increase during the year	0	0	0	72,509,262	72,509,262	0
i. Pubic Issues	0	0	0	0	0	0
ii. Rights issue	0	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	0
x. Others, specify ALLOTMENT THROUGH QIP AND INCREASE				72,509,262	72,509,262	
Decrease during the year	0	0	0	2,806,660	2,806,660	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify DECREASE IN DEMAT HOLDING				2,806,660	2,806,660	
At the end of the year	9,611,666	1,021,868,1	1031479861	1,101,182,4	1,101,182,4	
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						
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" value="24/08/2023"/>
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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	163,810	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	2,881	0	0	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**

31,347,400,000

(ii) Net worth of the Company

109,667,700,000

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	59.4	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	59.4	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	231,066,903	20.98	0	
	(ii) Non-resident Indian (NRI)	20,393,901	1.85	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	30,189,836	2.74	0	

4.	Banks	200	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	76,922,250	6.99	0	
7.	Mutual funds	55,782,488	5.07	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	24,890,066	2.26	0	
10.	Others OTHERS	7,838,439	0.71	0	
	Total	447,084,183	40.6	0	0

Total number of shareholders (other than promoters)

219,349

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

219,352

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

0

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	3	3
Members (other than promoters)	172,071	219,349
Debenture holders	260	262

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	0	1	1	0	0
B. Non-Promoter	1	7	1	9	0	0

(i) Non-Independent	1	1	1	3	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	2	7	2	10	0	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 14

(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	
PAWAN KOTWAL	02455728	Director	0	
SANTOSH DATTATRA	05340193	Nominee director	0	
MANDEEP K BHANDH	07310347	Director	0	
R K CHHIBBER	08190084	Director	0	
RAJEEV LOCHAN BIS	00130335	Director	0	
NABA KISHORE SAH	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	0	
SHAHLA AYOUB	09834993	Director	0	
PRATIK D PUNJABI	AOPPP5045M	CFO	0	05/04/2024
MOHAMMAD SHAFI M	ALKPM5652R	Company Secretar	0	

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

3

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)
PAWAN KOTWAL	02455728	Director	24/07/2023	APPOINTMENT
SANTOSH DATTAT	05340193	Nominee director	22/08/2023	APPOINTMENT
MANDEEP K BHAN	07310347	Director	20/10/2023	APPOINTMENT

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 MEETI	24/08/2023	182,051	130	66.37

B. BOARD MEETINGS

*Number of meetings held

16

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	27/04/2023	9	9	100
2	04/05/2023	9	9	100
3	30/05/2023	9	9	100
4	20/06/2023	9	9	100
5	15/07/2023	9	9	100
6	24/07/2023	9	9	100
7	16/08/2023	10	10	100
8	25/08/2023	11	11	100
9	26/09/2023	11	10	90.91

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
10	20/10/2023	11	9	81.82
11	20/11/2023	12	11	91.67
12	15/12/2023	12	11	91.67

C. COMMITTEE MEETINGS

Number of meetings held

62

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	22/04/2023	4	4	100
2	AUDIT COMM	03/05/2023	4	4	100
3	AUDIT COMM	19/06/2023	4	4	100
4	AUDIT COMM	23/07/2023	4	4	100
5	AUDIT COMM	16/08/2023	4	4	100
6	AUDIT COMM	31/08/2023	4	4	100
7	AUDIT COMM	11/09/2023	4	4	100
8	AUDIT COMM	19/10/2023	4	4	100
9	AUDIT COMM	21/11/2023	4	4	100
10	AUDIT COMM	23/11/2023	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	17/08/2024
								(Y/N/NA)
1	BALDEV PRA	16	16	100	33	33	100	Yes
2	PAWAN KOTI	10	5	50	0	0	0	No
3	SANTOSH DA	9	8	88.89	0	0	0	Yes

4	MANDEEP K	6	3	50	0	0	0	No
5	R K CHHIBBE	16	15	93.75	39	39	100	Yes
6	RAJEEV LOC	16	16	100	38	38	100	Yes
7	NABA KISHOI	16	16	100	41	41	100	Yes
8	UMESH CHAI	16	16	100	37	37	100	Yes
9	ANIL KUMAR	16	16	100	36	36	100	Yes
10	ANAND KUM/	16	16	100	44	44	100	Yes
11	SUDHIR GUP	16	16	100	30	30	100	Yes
12	SHAHLA AYO	16	15	93.75	25	25	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

8

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	R K CHHIBBER	DIRECTOR	0	1,000,000	0	2,160,000	0
2	RAJEEV LOCHAN I	DIRECTOR	0	1,000,000	0	2,160,000	0
3	NABA KISHORE SA	DIRECTOR	0	1,000,000	0	2,280,000	0
4	UMESH CHANDRA	DIRECTOR	0	1,000,000	0	2,120,000	0
5	ANIL KUMAR GOEI	DIRECTOR	0	1,000,000	0	2,080,000	0
6	ANAND KUMAR	DIRECTOR	0	1,000,000	0	2,400,000	0
7	MOHMAD ISHAQ V	DIRECTOR	0	400,000	0	0	0
8	SUSHMITA CHADH	DIRECTOR	0	493,151	0	0	0
	Total		0	6,893,151	0	13,200,000	0

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

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	PRATIK D PUNJAB	CFO	3,105,000				0
2	MOHAMMAD SHAF	COMPANY SEC	2,825,000				0

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
	Total		5,930,000	0	0	0	0

Number of other directors 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	9,752,940				0
2	SUDHIR GUPTA	EXECUTIVE DIR	4,219,929				0
	Total		13,972,869	0	0	0	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

1

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 KASHMIR	DETAILS ATTACHED	06/04/2023	DETAILS ATTACHED	DETAILS ATTACHED	DETAILS ATTACHED

(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

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. ..

19

dated

15/07/2023

(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

Baldev
Prakash

DIN of the director

0*4*1*0*

To be digitally signed by

MOHAMMA
D SHAFI
MIR

☒ Company Secretary

☐ Company secretary in practice

Membership number

8*1*

Certificate of practice number

2*4*

Attachments

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

Attach**Attach****Attach****Attach****List of attachments**

List_of_Debenture_Holders.pdf
SIGNED MGT-8 JK BANK 2024.pdf
PENALTIES.pdf
Debenture_Details.pdf

Remove attachment

Modify

Check Form

Prescrutiny

Submit

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

Jammu & Kashmir Bank Limited

3rd & 4th Floor T +91 (022-
National Business Centr 26384100
Bandra Kurla Complex
Bandra (East) Mumbai 400 051
GSTIN: 27AAACT6167G1ZL
CIN: L65110JK1938SGC000048

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



Treasury Operations

Ref: JKB/TOM/2024-

Dated: 10-07-2024

ANNEXURE

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

Particulars	Number of Units	Nominal Value per Unit (value in Lacs)	Total Value (Amount in Crores)
Non-Convertible Debentures	5000	10	500.00
	10000	10	1000.00
	360	100	360.00
	1021	100	1021.00
Partially 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 (April 2023)	Increase during the year (2023-24)	Decrease During the year (2023-24)	Outstanding as at the end of the year Mar-2024
Non-Convertible Debentures	2881	NIL	NIL	2881
Partially Convertible Debentures				
Fully Convertible Debentures				

Chief Manager
J&K Bank
Treasury Operations Srinagar

Jammu & Kashmir Bank Limited

3rd & 4th Floor T +91 (022-
National Business Centr 26384100
Bandra Kurla Complex
Bandra (East) Mumbai 400 051
GSTIN: 27AAACT6167G1ZL
CIN: L65110JK1938SGC000048

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



J&K Bank

Treasury Operations

NUMBERS OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS

Details	At the beginning of the year (Apr-2023)	At the end of the year (Mar-2024)
Debenture Holders	260	262

Chief Manager

J&K Bank

Treasury Operations Srinagar

Pervaize Ahmad,
In Charge Back Office
(Chief Manager)



J&K Bank

Treasury Operations

Ref: JKB/TOM/2024- 25

Dated:- 07/10/2024

LIST OF DEBENTURE HOLDERS AS ON 31.03.2024			
S No	Folio/Clid	Holder	Amount
1	1201060000157760	MEENA MUKESH GANDHI	10,00,000.00
2	1201060000221006	UMA LABORATORIES PVT LTD	10,00,000.00
3	1201060000529956	HEMANTKUMAR AMBULAL PATEL (HUF)	10,00,000.00
4	1201060002137531	PUSPA HEMANT PATEL	10,00,000.00
5	1201060002231408	HEMANT AMBALAL PATEL	10,00,000.00
6	1201090000473571	BIPINCHANDRA CHIMANLAL LAPSIWALA HUF	10,00,000.00
7	1201090002530803	RISHABH SHARAD NEMANI	10,00,000.00
8	1201090004043948	RITWIK SHARAD NEMANI	10,00,000.00
9	1201090017211631	LEENA AGARWAL	10,00,000.00
10	1201090020623130	SANOBER PORUS TAMPAL	10,00,000.00
11	1201130000842194	KALPESH BIPINCHANDRA SHAH HUF	10,00,000.00
12	1201220000195423	SANJAY SARUP	40,00,000.00
13	1301240000691136	GIRIJA SUBASH	10,00,000.00
14	1201910103655956	NITIN B PATEL HUF .	10,00,000.00
15	1302340000339323	NICKEY IRWIN CHRISTIE	10,00,000.00
16	1202350000273967	EVERLINK INVESTMENT ADVISORY PRIVATE LIMITED	50,00,000.00
17	1202420000013655	IKNOOR TECHNOLOGY PRIVATE LIMITED	10,00,000.00
18	1202420000565451	GUNEET KAUR KOHLI	10,00,000.00
19	1302590001434005	RIA DEEPAK BAJAJ	20,00,000.00
20	1202700000563008	ATUT FINCAP LIMITED .	20,00,000.00
21	1202700000650593	AKHIL RAMESH DHAM	10,00,000.00
22	1203230005663498	VIKRAM SUDHIR SAPRE HUF .	10,00,000.00
23	1203230009249481	SUBRATA CHOWDHURY .	10,00,000.00
24	1203280000289863	RAJASHREE VENKATESH .	10,00,000.00
25	1203320057342099	ADIVARAHAM KRISHNAN	10,00,000.00
26	1203330000672362	DIPIKA NITIN MEHTA	50,00,000.00
27	1203330001031167	R SETHURAMAN	10,00,000.00
28	1203350002758550	E COM INTERNET INDIA	10,00,000.00
29	1203350002828098	HARISH MUKUNDRAY ACHARYA	10,00,000.00
30	1203600002674937	MOHAN ANANT OAK	10,00,000.00
31	1203600004633407	VEERARAGHAVAN THARA	10,00,000.00
32	1203600007713381	PRASHANT BALIRAM SATPUTE	10,00,000.00
33	1203680000092146	AJAY PRATAP SINGH	60,00,000.00
34	1203760001029438	SUPERNA MALHOTRA	10,00,000.00
35	1203760002079675	SRIVIDHYA VENKATARAMAN VENKATARAMAN	10,00,000.00

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36	1203840001547644	MEENAKSHI JAIN	10,00,000.00
37	1304140003302284	SHEETAL SACHDEVA	10,00,000.00
38	1204220000167471	DIVYA THAKOREPALIA	10,00,000.00
39	1204370000437842	NITIN RATILAL SHAH	10,00,000.00
40	1204370001992106	RAJENDRA SINGHANIA	10,00,000.00
41	1204440000002215	SONAL BHAVIN CHOKSI	10,00,000.00
42	1204470007193682	KHEROON SHABBIR	30,00,000.00
43	1204720000019790	GUJARAT NARMADA VALLEY FERTILIZERS AND CHEMICALS LIMITED	6,20,00,000.00
44	1204840000011815	SAMIK SUBHASHCHANDRA ACHARYA	10,00,000.00
45	1204880000234140	SRINIVASAN SRIDHARAN .	10,00,000.00
46	1204880000264087	MATHAVI MADHAN .	10,00,000.00
47	1204890000266254	SARAL PRAFULLBHAI KOTHARI HUF	10,00,000.00
48	1205290000004292	AJAY PAL SINGH	10,00,000.00
49	1205290000004309	INDER PREET SINGH	10,00,000.00
50	1206290000183920	KRISH HITESH MEHTA	20,00,000.00
51	1206380000022711	BHAILALBHAI NATHABHAI PATEL	20,00,000.00
52	1206380000118463	PRAKASH B PATEL HUF	10,00,000.00
53	1206380000418238	ILA RASHMIKANT SHAH	10,00,000.00
54	1206380000431426	CANTON LABORATORIES PVT LTD	50,00,000.00
55	1206420001276668	BIPIN PATEL HUF .	10,00,000.00
56	1206780000023426	LONGLIFE EXPORT AND FINANCE PRIVATE LIMITED	20,00,000.00
57	1307920000409191	BINDU GEOGY .	10,00,000.00
58	1208150000026674	RAJIV NAVINBHAI SHAH	20,00,000.00
59	1208160001055043	VINAYAK D SHELKE	10,00,000.00
60	1208160001081350	SOURABH GUPTA	10,00,000.00
61	1208160001381640	HEENABEN DILIPBHAI JOSHI	10,00,000.00
62	1208160010150102	SUBHOJIT NANDI	10,00,000.00
63	1208160011011589	SAMRAT GUPTA	10,00,000.00
64	1208160011254234	SASIKUMAR NARAYANAN	10,00,000.00
65	1208160012178321	ULLAL RAHUL KINI	10,00,000.00
66	1208160012352174	VIPAN KUMAR	30,00,000.00
67	1208160015538755	AJAY GAURAV RAMIDHAMY	10,00,000.00
68	1208160017668408	KARTHI CHANDRASEKARAN	10,00,000.00
69	1208160022343164	BHAVIKA MANOJ DADLANI	10,00,000.00
70	1208160024959432	RAVI ASHOK CHHATWANI	10,00,000.00
71	1208160030045690	CHITRA PREM MEHRA	10,00,000.00
72	1208160033751614	CHINA SATYANARAYANA MURTHY MADDULA	10,00,000.00
73	1208160034385994	VIMAL KUMAR JAIN	10,00,000.00

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74	1208160035377106	SIDDHARTHA SANTOSH SANKLECHA	10,00,000.00
75	1208160037234792	RENU KORANI	10,00,000.00
76	1208160037924398	GIRISHKUTTALAM NALLAKUTTALAM	10,00,000.00
77	1208160039021410	SANJAY NUGGEHALI JAYARAM	10,00,000.00
78	1208160057406734	YELIA VASANTH KUMAR MAYYA	10,00,000.00
79	1208160070123518	KRITI PATWARI	10,00,000.00
80	1208160073770575	MANVIR SINGH ANAND	10,00,000.00
81	1208160079567282	BEENA PRASANTH	10,00,000.00
82	1208160083935416	NAZEER KUNJU ABDUL KARIM	10,00,000.00
83	1208160086072366	VIKRAMADITYA EKKIRALA	10,00,000.00
84	1208160086935300	SHANTI JAYARAM	10,00,000.00
85	1208160090220021	SHAGUN SHAH	10,00,000.00
86	1208160090843927	PRADEEP KUMAR GARG	10,00,000.00
87	1208160091640647	LAWRENCE JOSEPH CHITTILAPILLY	10,00,000.00
88	1208160118174645	ANANTHAKRISHNAN RAMAKRISHNAN	10,00,000.00
89	1208180000284871	KRISHNACHAITANYA ARISSETTY	10,00,000.00
90	1208180018491551	RUCHITA KIRTIKUMAR SHAH	10,00,000.00
91	1208180048463564	KAITHAVALAPPIL PANKAJAKSHAN PRADEEP	10,00,000.00
92	1208180048547207	ALEYAMMA ANTONY	10,00,000.00
93	1208180067733956	SANGEETA CHAWLA	10,00,000.00
94	1208670000271566	CHITTARI SREEVIDYA	10,00,000.00
95	1208870071781912	SUSHMIT SINHA	10,00,000.00
96	11708626	VISHWAMBHARLAL BHOOT (HUF)	20,00,000.00
97	11748536	SHRUTI WADHWA	10,00,000.00
98	10056900	HARSHA ARPIT PATEL	30,00,000.00
99	10056926	ARPIT KANTILAL PATEL	20,00,000.00
100	10449606	KURUS JIMMY PRESSWALLA	10,00,000.00
101	10450233	HAVOVI KURUS PRESSWALLA	10,00,000.00
102	10292385	INDUSIND BANK LIMITED TREASURY DEPT	58,90,00,000.00
103	11248844	SHARAD MAHENDRA MEHTA	10,00,000.00
104	11254412	SHARAD M MEHTA HUF	10,00,000.00
105	12474975	RAMAKRISHNAN VICHATTU MADOM NARAYANA IYER	10,00,000.00
106	13601374	PROGRESSIVE TRAFIN PVT LTD	10,00,000.00
107	17410234	JANAK SINGH BAJWA	10,00,000.00
108	24627949	P K SHAH CHARITABLE TRUST	10,00,000.00
109	32046698	ALAGAPPAN NARAYANAN	10,00,000.00
110	10054522	DEOKI NANDAN SARAF	10,00,000.00
111	10054539	ATUL SARAF	10,00,000.00
112	10141072	AKHIL SARAF	10,00,000.00

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113	11349907	SAMIR TARUNKUMAR SHAH	10,00,000.00
114	11756328	RATANLAL PHOOLCHAND JAIN	10,00,000.00
115	10259112	VENKATESAN T	10,00,000.00
116	10319392	SUNDERDAS CHETANDAS WADHWANI	50,00,000.00
117	10330757	KAMLA SUNDERDAS WADHWANI	60,00,000.00
118	11473762	JOHN OAKLEY AND MOHAN LIMITED EMPLOYEES PROVIDENT FUND TRUST	10,00,000.00
119	13789345	HUDCO EMPLOYEES C P F TRUST	1,90,00,000.00
120	15469146	JASMINE FARMS PVT LTD	50,00,000.00
121	40033724	BIRLA INDUSTRIES PROVIDENT FUND	2,10,00,000.00
122	40066634	POWER FINANCE CORPORATION LTD EMPLOYEES PROVIDENT FUND	7,70,00,000.00
123	40066692	PPL EMPLOYEES PROVIDENT FUND TRUST	1,00,00,000.00
124	40133814	NATIONAL BUILDINGS CONSTRUCTION CORPORATION CONTRIBUTORY PROVIDENT FUND TRUST	17,90,00,000.00
125	40171712	AIMIL LTD STAFF PROVIDENT FUND	50,00,000.00
126	40297646	TELECOMMUNICATION CONSULTANTS INDIA LIMITED EMPLOYEES PROVIDENT FUND TRUST	50,00,000.00
127	40358780	PFC EMPLOYEES GRATUITY FUND	40,00,000.00
128	40372308	D S I D C LIMITED EMPLOYEES PROVIDENT FUND TRUST	10,00,000.00
129	40397782	HINDUSTAN AERONAUTICS LIMITED NASIK DIVISION PROVIDENT FUND	20,00,00,000.00
130	40420892	SHRIRAM PISTONS AND RINGS LIMITED OFFICERS PROVIDENT FUND TRUST	50,00,000.00
131	40654554	COPPER ROLLERS PVT LTD	20,00,000.00
132	40718400	JAI PRAKASH SINGH	10,00,000.00
133	40727625	HINDUSTAN COPPER LIMITED INDIAN COPPER COMPLEX EMPLOYEES PROVIDENT FUND	3,00,00,000.00
134	40799248	HAL HYD DIVN PROVIDENT FUND	4,00,00,000.00
135	40824773	SAIL EMPLOYEES SUPERANNUATION BENEFIT FUND	32,60,00,000.00
136	41756500	VINODBHAI NATHABHAI PATEL	10,00,000.00
137	42298322	JK PAPER LIMITED (JK PAPER MILLS) COMPULSORY EMPLOYEES PROVIDENT FUND	40,00,000.00
138	42596522	THE TRUSTEES LOYAL TEXTILE MILLS LTD EMPLOYEES PROVIDENT FUND	1,10,00,000.00
139	42632303	GWSSB -ECPF TRUST	10,00,00,000.00
140	43568473	THE TRUSTEES VALLI COTTON TRADERS LTD EMPLOYEES GRATUITY FUND	30,00,000.00

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141	43568482	THE TRUSTEES LOYAL TEXTILE MILLS LTD EMPLOYEES GRATUITY FUND	20,00,000.00
142	12478598	B R HERMAN AND MOHATTA INDIA PVT LTD	10,00,000.00
143	23049248	ABHISHEK GUPTA HUF	10,00,000.00
144	12934416	RATANLAL PHOOLCHAND JAIN	10,00,000.00
145	13754652	ANAND V RATNAPARKHI	10,00,000.00
146	14501287	VILAS NIVRUTTI GADEWAR	10,00,000.00
147	10159013	SATISH KUMAR GERA	10,00,000.00
148	10492219	SICOM LIMITED	38,20,00,000.00
149	10144208	BOARD OF TRUSTEES FOR BOKARO STEEL EMPLOYEES PROVIDENT FUND	5,00,00,000.00
150	10791566	TRUSTEES PROJECTS AND DEVELOPMENT INDIA LIMITED EMPLOYEES PROVIDENT FUND SIND	1,00,00,000.00
151	12818645	MAYABHAI VARJANGBHAI DAMANIA	10,00,000.00
152	24028389	BHANUBEN KISHANBHAI SHETH	20,00,000.00
153	24366735	CHANDRANI RAGHURAM JAYSUKHRAM	1,00,00,000.00
154	10752299	PARVEEN KUMAR JOLLY	1,00,00,000.00
155	22814968	L RAGHUNATHAN	10,00,000.00
156	22114205	SUNIL AIMA	20,00,000.00
157	24452121	NBCC EMPLOYEES DEATH CUM SUPERANNUATION GRATUITY TRUST	7,20,00,000.00
158	24839121	CHHATTISGARH STATE ELECTRICITY BOARD (CSEB) PROVIDENT FUND TRUST	5,00,00,000.00
159	28814615	APSPDCL PENSION AND GRATUITY TRUST	9,40,00,000.00
160	28352762	APURVA LAKHOTIA	10,00,000.00
161	21713255	SAIKUMAR B A	20,00,000.00
162	22188401	RAJESH SAMPATH KUMAR	10,00,000.00
163	10327666	GUJARAT AMBUJA EXPORTS LTD.	14,50,00,000.00
164	21644036	HINDUSTHAN CLUB LTD	50,00,000.00
165	22203487	MOTIRANI JAIN	10,00,000.00
166	20059762	APSRTEC EMPLOYEES PROVIDENT FUND TRUST	10,00,00,000.00
167	20937481	ARMY GROUP INSURANCE FUND	40,00,00,000.00
168	10344691	MAFATLAL KESHAVLAL CHAUDHARY	10,00,000.00
169	11167374	GEETABEN MAYURESH SHAH	10,00,000.00
170	14744215	JYOTI D VAGHANI	20,00,000.00
171	16580260	TEJAS VINODBHAI PATEL	10,00,000.00
172	16580647	KALPANA TEJAS PATEL	10,00,000.00
173	16972812	BOARD OF TRUSTEES M .S. R.T.C. CPF	35,00,00,000.00
174	17018680	BHARATIYA RESERVE BANK NOTE MUDRAN PVT LTD EMPLOYEES PROVIDENT FUND TRUST	10,90,00,000.00

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175	17023106	BHARAT EARTH MOVERS LTD. PROVIDENT FUND TRUST	3,00,00,000.00
176	17371179	BEDEKAR VIJAY NARAYAN	10,00,000.00
177	17959978	SAIL PROVIDENT FUND TRUST	10,20,00,000.00
178	18342377	DEY'S MEDICAL STORES (MANUFACTURING) LIMITED PROVIDENT FUND	10,00,000.00
179	34800371	TIWARI UTKARSH UDAY	20,00,000.00
180	38028636	PRIYANKA AGARWAL	10,00,000.00
181	50277622	K S KALYANARAMAN	10,00,000.00
182	51957442	SNEH GUPTA	10,00,000.00
183	53622611	FREIGHT LINES (INDIA) PRIVATE LIMITED	10,00,000.00
184	57316065	GOVERDHANESH VALLABH GOSWAMI	10,00,000.00
185	60863582	NANDLAL SAWANMAL MANGTANI	10,00,000.00
186	61488044	AMIT KUMAR BAID HUF	10,00,000.00
187	61591143	GUPTA SAURABH VEDPRAKASH HUF	30,00,000.00
188	66144176	APCPDCL PENSION AND GRATUITY TRUST	5,20,00,000.00
189	11673684	SHIKHA CHORDIA	30,00,000.00
190	11700923	INDEXONE INTERNATIONAL PRIVATE LIMITED	50,00,000.00
191	11748577	INDEXONE INDUSTRIES LTD.	1,40,00,000.00
192	12438386	NALINI SUBRAMANIAM	10,00,000.00
193	12438716	RAMU MAHALINGAM S	10,00,000.00
194	12438732	MAHALAKSHMI V	10,00,000.00
195	30127641	TAJ RESIDENCY EPF TRUST	30,00,000.00
196	11145971	RICHA SAXENA	10,00,000.00
197	11145980	KAPIL MOHAN	10,00,000.00
198	10182022	VIPIN AGGARWAL AND SONS HUF	10,00,000.00
199	10373063	MEENA AGGARWAL	10,00,000.00
200	10762882	ALL TIME SECURITIES PRIVATE LIMITED	10,00,000.00
201	10965396	SHASHI LATA AGARWAL	10,00,000.00
202	11320227	MOHIT TANTIA	10,00,000.00
203	30559613	UMA PRASAD	10,00,000.00
204	30721465	KAPIL MARWAHA	10,00,000.00
205	31396118	THE DELHI FLOUR MILLS CO LTD PROVIDENT FUND TRUST	10,00,000.00
206	32930324	ANIL PANDE	10,00,000.00
207	33830964	DAVID RASQUINHA	10,00,000.00
208	12722937	The Provident Fund Trust For The Employees Of Indian Oil Corporation Ltd (MD)	98,00,00,000.00
209	10474481	RAJINDER DARBARI	20,00,000.00

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210	40325542	INDIAN REGISTER OF SHIPPING STAFF PROVIDENT FUND	1,00,00,000.00
211	40894179	NANDKUMAR MADHAV ATHAWALE	10,00,000.00
212	40932523	R D SINGH	10,00,000.00
213	52226116	AJAY RAMIDHAMY	20,00,000.00
214	53598958	SHOBHA DEVI SABOO	20,00,000.00
215	59849510	THOPPIL LONAPPAN JOSEPH	10,00,000.00
216	72729396	SANCHITA BHAT	30,00,000.00
217	75820375	BHAVYA CHATURVEDI HUF	10,00,000.00
218	76268245	GAJENDRA PRABHULAL DESAI	10,00,000.00
219	80296194	MADHAN GURUSWAMY	10,00,000.00
220	93973219	DEEPAK MAHENDRABHAI SONI	10,00,000.00
221	97721721	HARSHAVARDHAN VIJAY APARANJI	20,00,000.00
222	10119927	PRAVEEN JAIN	10,00,000.00
223	14904732	AJAY JAGDISH CHODHARI	10,00,000.00
224	10814108	CSEB GRATUITY AND PENSION FUND TRUST	5,00,00,000.00
225	10964762	SAURABH AGARWAL HUF	10,00,000.00
226	80073606	BHUPINDER KAUR	20,00,000.00
227	80152684	SARITA AGARWAL	10,00,000.00
228	80406280	GURBAX SINGH BHANDARI	10,00,000.00
229	10236647	CHITRA NATARAJAN	10,00,000.00
230	10015758	RITMAN COMMODITIES PRIVATE LIMITED	1,00,00,000.00
231	10052230	SHILPA AGARWAL	50,00,000.00
232	10277364	SANJAY ARUN KHATIWALA	10,00,000.00
233	10113852	MANISH SINGHAL	10,00,000.00
234	11745689	BHAVNI KARTIK PATEL	10,00,000.00
235	12158599	CHAITANYA ANAND TALWALKAR	10,00,000.00
236	14223922	VENKATARAMANI RAMASUBRAMANIAN	10,00,000.00
237	21593506	KANGAN MITTAL	10,00,000.00
238	21732847	ABHISHEK GUPTA	10,00,000.00
239	26535163	PHILIP MATHEW	20,00,000.00
240	84823413	SHYAMALA RAMASUBRAMANIAN	10,00,000.00
241	10395144	ADDITIONAL PROVIDENT FUND COMMISSIONER JAMMU	5,00,00,00,000.00
242	10395152	ADDITIONAL PROVIDENT FUND COMMISSIONER SRINAGAR	5,00,00,00,000.00
243	11285923	BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED	23,00,00,000.00
244	10013553	PNB METLIFE INDIA INSURANCE COMPANY LIMITED	60,00,00,000.00

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245	17783647	ANANDKUMAR MOHATTA HUF	1,00,00,000.00
246	10072090	INDIAN BANK	50,00,00,000.00
247	10501028	PUNJAB NATIONAL BANK	25,00,00,000.00
248	11748577	INDEXONE INDUSTRIES LTD.	1,00,00,000.00
249	10000023	STATE BANK OF INDIA	2,00,00,00,000.00
250	1203330000670502	PARTH NITIN MEHTA	1,00,00,000.00
251	1208160001756921	NILESH AMUBHAI RAVANI	1,00,00,000.00
252	11285923	BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED	25,00,00,000.00
253	10013553	PNB METLIFE INDIA INSURANCE COMPANY LIMITED	48,00,00,000.00
254	10014132	BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.	1,00,00,00,000.00
255	10000287	BANK OF MAHARASHTRA	25,00,00,000.00
256	10072090	INDIAN BANK	50,00,00,000.00
257	10491494	THE NAINITAL BANK LIMITED	10,00,00,000.00
258	28437103	ORISSA STATE COOPERATIVE BANK LTD	1,00,00,00,000.00
259	19970279	NAHAR CAPITAL AND FINANCIAL SERVICES LTD	1,00,00,000.00
260	20176093	LIFE INSURANCE CORPORATION OF INDIA	5,00,00,00,000.00
261	10000023	STATE BANK OF INDIA	1,00,00,00,000.00
262	10008293	SBI CAPITAL MARKETS LIMITED	60,00,00,000.00
		Total	28,81,00,00,000.00


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DETAILS OF PENALTIES IMPOSED DURING FINANCIAL YEAR 2023-24

Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	06-04-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of one piece ₹ 100/- denomination on December 15, 2022 in CVPS; remittance from CC JKB Udhampur 14-09-2022.	₹ 100.00	
Jammu and Kashmir Bank Limited	RBI	13-04-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	10 pieces of 200 and 20 pieces of 500 found short in March 2023 during CVPS processing of 27.12.2022.	₹ 12,000.00	
Jammu and Kashmir Bank Limited	RBI	13-04-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	One Forged Note of Rs100	₹ 100.00	
Jammu and Kashmir Bank Limited	RBI	13-04-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	JKB Udhampur-8 notes of Rs.50 found short in soiled note remittance of April 7th 2023	₹ 400.00	
Jammu and Kashmir Bank Limited	CBEC	15-04-2023	Goods and Service Tax Act, 2017	Delayed reporting of GST Luggage File, 15-04-2023	₹ 2,290.00	
Jammu and Kashmir Bank Limited	RBI	21-04-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	CC REMITTANCE NOTE SHORTAGE PENALTY For Brn:290040 Managed By Bank	₹ 1,500.00	
Jammu and Kashmir Bank Limited	RBI	08-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 9 pieces of 500 on 17.04.2023 in CVPS of 29.12.2022	₹ 4,500.00	



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	08-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 1 piece of 200 on 25.04.2024 in CVPS of 29.12.2022	₹ 200.00	
Jammu and Kashmir Bank Limited	RBI	08-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 4 pieces of 500 on 20.04.2023 in CVPS of remittance dated 29.12.2022	₹ 2,000.00	
Jammu and Kashmir Bank Limited	RBI	24-05-2023	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	Waived Off
Jammu and Kashmir Bank Limited	RBI	25-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Deficiency observed during inspection of CC Udampur	₹ 5,000.00	
Jammu and Kashmir Bank Limited	RBI	29-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	CC Remittance Note Shortage Penalty-Mumbai Regional Office	₹ 1,500.00	
Jammu and Kashmir Bank Limited	RBI	30-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	One piece of 200 shortage detected on May 19 while processing the remittance from CC Batote dated 03.02.2023	₹ 200.00	
Jammu and Kashmir Bank Limited	RBI	30-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	2 pieces of 500 short detected on May 03 in cvps of remittance dated 03.01.2023	₹ 1,000.00	



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	30-05-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	7 pieces of 500 short detected on May 16 in cvps of remittance dated 24.01.2024	₹ 3,500.00	
Jammu and Kashmir Bank Limited	RBI	17-06-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Counterfeit Notes- Chandigarh	₹ 800.00	
Jammu and Kashmir Bank Limited	RBI	17-06-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Mutilated Notes - Chandigarh	₹ 1,600.00	
Jammu and Kashmir Bank Limited	RBI	22-06-2023	Central Repository of Information on Large Credits (CRILC)	RBI imposed ₹2.5 crore penalty for non-compliance with certain directions issued by RBI on 'Creation of a Central Repository of Large Common Exposures-Across Banks', read with 'Central Repository of Information on Large Credits (CRILC) - Revision in Reporting', 'Loans and Advances - Statutory and other Restrictions' and 'Time-bound implementation and strengthening of SWIFT-related operational controls'.	₹2,50,00,000.00	
Jammu and Kashmir Bank Limited	RBI	30-06-2023	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	Waived Off
Jammu and Kashmir Bank Limited	RBI	04-07-2023	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	06-07-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 16 piece of ₹500/- denomination was detected on May 31, 2023 and 5 piece of ₹200/- denomination was detected on June 1st, 2023	₹ 9,000.00	
Jammu and Kashmir Bank Limited	RBI	06-07-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 02 piece of ₹500/- denomination was detected on May 22, 2023 while processing the remittance from CC JKB Bohri Kadal.	₹ 1,000.00	
Jammu and Kashmir Bank Limited	BSE	12-07-2023	SEBI (LODR) Regulations, 2015	Delay in submitting the notice of record date of coupon payments for Bonds under Reg 60(2) of SEBI (LODR) Regulations 2015. (Actual Date: 12.05.2023)	₹ 23,600.00	
Jammu and Kashmir Bank Limited	RBI	10-08-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Deficiency observed during RBI inspection of CC Kupwara - Real time CCTV viewing was not available to joint custodians - DVRs were not in the custody of joint custodians but was placed in the guard room	₹ 10,000.00	
Jammu and Kashmir Bank Limited	RBI	11-09-2023	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	
Jammu and Kashmir Bank Limited	RBI	18-09-2023	DCM (CC) No. G-3/03.44.01/2023-24 dated April 03, 2023 on Master Direction - Scheme of Penalties for bank branches & currency chests for deficiency in rendering customer service to the members of the public.	Branch did not have coins in stock for all denominations. NSM is sorting soiled notes as issuable.	₹ 20,000.00	
Jammu and Kashmir Bank Limited	RBI	19-09-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Late Reporting of CC Balance by CC Udhampur on 30.08.2023 (Waiver granted)	₹ 50,000.00	Waived Off



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	18-10-2023	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	
Jammu and Kashmir Bank Limited	RBI	21-11-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Irregularities during RBI inspection on 16-17 Oct 2023	₹ 20,000.00	
Jammu and Kashmir Bank Limited	RBI	21-11-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Irregularities during RBI inspection on 18-20 Oct 2023	₹ 10,000.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of one note of 50 denomination (Date of processing: 21.03.2023)	₹ 50.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of one note of 500 denomination (Date of processing: 19.05.2023)	₹ 500.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 3 notes of 100 denomination (Date of processing: 08.08.2023)	₹ 300.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 10 notes of 200 denomination (Date of processing: 28.08.2023) Shortage of 2 notes of 500 denomination (Date of processing: 3.07.2023)	₹ 3,000.00	



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 5 notes of 500 denomination (Date of processing:20.07.2023) Shortage of one note of 100 denomination (Date of processing:07.08.2023)	₹ 2,600.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 4 notes of 500 denomination (Date of processing:04.07.2023) Shortage of 8 notes of 500 denomination (Date of processing:22.08.2023) Shortage of 1 note of 2000 denomination (Date of processing:21.10.2023)	₹ 8,000.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 4 notes of 100 denomination (Date of processing:05.09.2023) Shortage of 1 note of 2000 denomination (Date of processing: 1.11.2023) Shortage of 1 note of 2000 denomination (Date of processing: 3.11.2023)	₹ 4,400.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 1 note of 100 denomination (Date of processing: 11.08.2023)	₹ 100.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 1 note of 100 denomination (Date of processing: 04.09.2023)	₹ 100.00	
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 4 note of 500 denomination (Date of processing: 25.05.2023)	₹ 2,000.00	



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	07-12-2023	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 1 note of 500 denomination (Date of processing: 18.09.2023) Shortage of 2 notes of 500 denomination (Date of processing: 13.09.2023)	₹ 1,500.00	
Jammu and Kashmir Bank Limited	RBI	03-01-2024	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Penalty on account of deficiency observed during RBI inspection of CC Bandra Mumbai 1. Hotline is available but not functional since Jan 08, 2022 and CC is following up with MTNL for resolving the same as per the records available with CC. Auto dialer isn't available. 2. There are 2 blind spots one at Bin Nos: 17/19/21/23 and another at Bin Nos: 26/28/30/32 inside the strong room which aren't covered by the available CC cameras. Also, the strong room main door is not covered by CCTV. 3. Concurrent Auditor is not verifying the daily CC transactions on weekly basis.	₹ 15,000.00	
Jammu and Kashmir Bank Limited	RBI	12-01-2024	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	
Jammu and Kashmir Bank Limited	RBI	20-02-2024	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 5 piece of ₹200/- denomination was detected on October 16, 2023	₹ 1,000.00	



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	20-02-2024	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 1 piece of ₹2000/- denomination was detected on January 01, 2024	₹ 2,000.00	
Jammu and Kashmir Bank Limited	RBI	20-02-2024	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 5 note of 500 denomination (Date of processing:20.12.2023) Shortage of 24 note of 500 denomination (Date of processing:12.12.2023) Shortage of 9 note of 500 denomination (Date of processing:13.12.2023) Shortage of 3 note of 500 denomination (Date of processing:18.12.2023) Shortage of 2 note of 2000 denomination (Date of processing:20.12.2023) Shortage of 1 note of 2000 denomination (Date of processing:21.12.2023)	₹ 26,500.00	
Jammu and Kashmir Bank Limited	RBI	20-02-2024	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 7 note of 100 denomination (Date of processing: 06.12.2023) Shortage of 4 note of 500 denomination (Date of processing: (28.11.2023)	₹ 2,700.00	
Jammu and Kashmir Bank Limited	RBI	20-02-2024	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 1 note of 500 denomination (Date of processing: (29.11.2023) Shortage of 13 note of 500 denomination (Date of processing: (30.11.2023)	₹ 7,000.00	
Jammu and Kashmir Bank Limited	RBI	20-02-2024	Penalties imposed by RBI on Currency Chests on account of shortage of notes / detection of counterfeit/mutilated notes in soiled remittance sent to RBI or due to infirmities observed in the functioning of Currency Chests during RBI inspection	Shortage of 6 piece of ₹500/- denomination	₹ 3,000.00	



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Name of Company	Name of Authority	Date of Order	Name of Act/Section under which penalized	Details of Penalty	Amount	Details of Appeal (If any) including Present Status
Jammu and Kashmir Bank Limited	RBI	18-03-2024	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	Waived Off
Jammu and Kashmir Bank Limited	RBI	18-03-2024	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	Waived Off
Jammu and Kashmir Bank Limited	RBI	18-03-2024	Penalty imposed by RBI due Cash-Outs in ATMs for more than 10 hours in a month	Cash-Outs in ATMs for more than 10 hours in a month	₹ 10,000.00	Waived Off

For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

