CIN: L65110JK1938SGC000048



Board Secretariat

Ref:-JKB/BS/F3652/2025/076 Date: 25th July, 2025

National Stock Exchange of India Ltd

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

Phiroze Jeejeebhoy Towers Dalal street Mumbai - 400 001 Scrip Code:532209

The BSE Limited

STATEMENT OF DEVIATION(S) OR VARIATION(S) UNDER REGULATION 32 OF SEBI SUB: -(LODR) REGULATIONS, 2015

Dear Sirs,

Pursuant to Regulation 32 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, we are enclosing herewith Statement of Deviation(s)/Variation(s) in utilisation of funds raised by the Bank.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully For Jammu and Kashmir Bank Limited

CIN: L65110JK1938SGC000048



Board Secretariat

	Stateme	ent of Deviation	on / yar	iation	iii utilisation	of funds raised				
Name of listed ent	Name of listed entity					Jammu and Kashmir Bank Limited				
Mode of Fund Rais	ing			Prefere	ntial Issue					
Date of Raising Fu	Date of Raising Funds									
Amount Raised				Rs. 250						
Report filed for Qu				June 30	,					
Monitoring Agency				Not app						
	Name, if applicab			Not App	olicable					
	n / Variation in us			No						
		nt to change in to oved by the shareho		Not App	blicable					
If Yes, Date of sha	reholder Approval			Not App	olicable					
Explanation for the	e Deviation / Varia	tion		Not App	olicable					
Comments of the	Audit Committee a	fter review		NIL						
Comments of the	auditors, if any			Not Applicable						
been a deviation,	been a deviation, in the following table			requirements for perusing Bank's growth plans and to maintain the Capita Adequacy Ratio as per the regulatory guidelines/norms laid down by th Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any			
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 250 crores	0		Rs. 250 crores	0	NA			

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 T +91 (0)194 248 3775
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 Kashmir, India

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Board Secretariat

	Juctine	OI DEVICEN	J.17 VUI		acitisacion	of funds raised		
Name of listed ent				Jammu	and Kashmir Bank	Limited		
Mode of Fund Rais	ing			Prefere	ntial Issue			
Date of Raising Fu	nds			07-06-2				
Amount Raised				Rs. 282				
Report filed for Qu				June 30	,			
Monitoring Agency				Not app				
	Name, if applicab			Not App	licable			
	n / Variation in use			No				
		nt to change in to wed by the shareho		Not App	licable			
If Yes, Date of sha	reholder Approval			Not App	licable			
Explanation for the	e Deviation / Varia	tion		Not App	licable			
Comments of the	Audit Committee a	fter review		NIL				
Comments of the a	auditors, if any			NIL				
been a deviation,	in the following ta	Je		requirements for perusing Bank's growth plans and to maintain the Capita Adequacy Ratio as per the regulatory guidelines/norms laid down by th Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any	
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of	None	Rs. 282 crores	0		Rs. 282 crores	0	NA	

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	Stateme	ent of Deviati	on / Var	iation	in utilisation	of funds raised			
Name of listed entity					Jammu and Kashmir Bank Limited				
Mode of Fund Rais	,			Prefere	ential Issue				
Date of Raising Funds					.020				
Amount Raised				Rs. 500	Crores				
Report filed for Qu				June 30					
Monitoring Agency				Not app	olicable				
Monitoring Agency					olicable				
Is there a Deviatio				No					
If yes, whether the contract or object				Not App	olicable				
If Yes, Date of sha	reholder Approval			Not App	olicable				
Explanation for the	e Deviation / Varia	tion		Not App	olicable				
Comments of the	Audit Committee a	fter review		NIL					
Comments of the a	auditors, if any			NIL					
been a deviation,	been a deviation, in the following table			requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation for the object for which the funds have been raised.					
Original Object	Modified Object, if any	Original Allocation	Modified allocatio any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any		
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 500 Crores	0		Rs. 500 Crores	0	NA		

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Board Secretariat

	Stateme	ent of Deviation	on / Var	iation	in utilisation	of funds raised		
Name of listed ent	ity			Jammu and Kashmir Bank Limited				
Mode of Fund Rais	ing				ntial Issue			
Date of Raising Fu	nds			16-09-2	021			
Amount Raised				Rs. 500				
Report filed for Qu				June 30				
Monitoring Agency				Not app				
<u> </u>	Name, if applicable			Not App	olicable			
	n / Variation in use			No				
		nt to change in to ved by the shareho		Not App	blicable			
If Yes, Date of sha	reholder Approval			Not App	olicable			
Explanation for the	e Deviation / Varia	tion		Not App	olicable			
Comments of the	Audit Committee a	fter review		NIL				
Comments of the a	auditors, if any			NIL				
been a deviation,	Objects for which funds have been raised and where there has been a deviation, in the following table			requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any	
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 500 crores	0		Rs. 500 crores	0	NA	

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Board Secretariat

	Stateme	ent of Deviation	on / Var	iation	in utilisation	of funds raised			
Name of listed entity					Jammu and Kashmir Bank Limited				
Mode of Fund Rais				ESPS	and rashini bank	Limited			
Date of Raising Funds					021				
Amount Raised				Rs. 150					
Report filed for Q	uarter ended			June 30					
Monitoring Agency	1			Not app	licable				
Monitoring Agency	Name, if applicab	le		Not App	olicable				
Is there a Deviation	n / Variation in use	e of funds raised		No					
		nt to change in to oved by the shareho		Not App	olicable				
If Yes, Date of sha	reholder Approval			Not App	olicable				
Explanation for th	e Deviation / Varia	tion		Not App	olicable				
Comments of the	Audit Committee a	fter review		NIL					
Comments of the	auditors, if any			NIL					
	Objects for which funds have been raised and where there has been a deviation, in the following table				To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any		
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 150 Crores	0		Rs. 150 Crores	0	NA		

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 Kashmir, India

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Board Secretariat

	Stateme	ent of Deviatio	on / Var	iation	in utilisation	of funds raised			
Name of listed entity					Jammu and Kashmir Bank Limited				
Mode of Fund Raising					and national bank				
Date of Raising Fu	<u> </u>			QIP 01-04-2	022				
Amount Raised					i0 Crores				
Report filed for Qu	uarter ended			June 30					
Monitoring Agency				Not app					
	Name, if applicable	le		Not App					
	n / Variation in use			No					
If yes, whether t	he same is pursua	nt to change in te oved by the sharehol		Not App	licable				
If Yes, Date of sha	reholder Approval			Not App	licable				
Explanation for the	e Deviation / Varia	tion		Not App	licable				
Comments of the	Audit Committee a	fter review		NIL					
Comments of the	auditors, if any			NIL					
	Objects for which funds have been raised and where there has been a deviation, in the following table				To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocatio any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any		
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 93.50 Crores	0		Rs. 93.50 Crores	0	NA		

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	Stateme	ent of Deviation	/ Var	iation	in utilisation of	funds raised			
Name of listed entity					Jammu and Kashmir Bank Limited				
Mode of Fund Rais	ing			ESPS					
Date of Raising Funds					023				
Amount Raised				Rs. 274	.75 Crores				
Report filed for Qu	uarter ended			June 30	, 2025				
Monitoring Agency	,			Not app	licable				
	Name, if applicab			Not App	olicable				
Is there a Deviatio	n / Variation in us	e of funds raised		No					
					blicable				
If Yes, Date of sha	reholder Approval			Not App	olicable				
Explanation for the	e Deviation / Varia	tion		Not App	licable				
Comments of the	Audit Committee a	fter review		NIL					
Comments of the	auditors, if any			NIL					
been a deviation,	in the following to	occ .		requirements for perusing Bank's growth plans and to maintain the Capita Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any		
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs.274.75 Crores	0		Rs.274.75 Crores	0	NA		

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	Stateme	ent of Deviation	on / Var	iation	in utilisation	of funds raised			
Name of listed entity					Jammu and Kashmir Bank Limited				
Mode of Fund Rais				OIP	una masilini zaini				
Date of Raising Funds					023				
Amount Raised				Rs. 750					
Report filed for Q	uarter ended			June 30					
Monitoring Agency	1			Not app	licable				
Monitoring Agency	Name, if applicab	le		Not App	licable				
Is there a Deviation	n / Variation in use	e of funds raised		No					
		nt to change in to oved by the shareho		Not App	olicable				
If Yes, Date of sha	reholder Approval			Not App	licable				
Explanation for th	e Deviation / Varia	tion		Not App	licable				
Comments of the	Audit Committee a	fter review		NIL					
Comments of the	auditors, if any			NIL					
been a deviation,	Objects for which funds have been raised and where there has been a deviation, in the following table				To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India. Further, there is no deviation or variation in the object of raised capital				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any		Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any		
To meet the needs of growing business including long term capital requirements for perusing Bank's growth plans and to maintain the Capital Adequacy Ratio as per the regulatory guidelines/norms laid down by the Reserve Bank of India.	None	Rs. 750 Crores	0		Rs. 750 Crores	0	NA		