

To,
The Board of Directors of
Jammu and Kashmir Bank Limited

Sub: Resignation from the Board of Jammu and Kashmir Bank Limited

Dear Sir(s)/Madam,

Owing to my official commitments, I hereby tender my resignation from the Board of Directors of the Bank, with immediate effect.

I take this opportunity to place on record my sincere appreciation to the Board, Management and my fellow Directors for the cooperation and support during my tenure. It has been a privilege and an honour to have served on the Board of the Bank.

I convey my best wishes to the Bank and its Management for continued growth, success and prosperity in the years ahead.

Thanking you.

Yours sincerely,



Dr. Mandeep K Bhandari, IAS

DIN: 07310347

Non-Executive Non-Independent Director

Date: 13.10.2026

Place: New Delhi