Jammu and Kashmir Bank Limited

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

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J&K Bank

Board Secretariat

Ref:-JKB/BS/F3652/2026/121
Date: 14th September, 2026

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

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001
Scrip Code:532209

SUB: - ADDENDUM TO THE NOTICE OF 88TH ANNUAL GENERAL MEETING OF THE BANK

Dear Sirs,

In continuation of our letter no. JKB/BS/F3652/2026/108 dated August 29, 2026 regarding the Annual General Meeting of the Bank and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed the addendum to the Notice of the 88th Annual General Meeting (AGM) of the Bank scheduled to be held on Tuesday, September 22, 2026 at 1100 Hours (IST) at Sher-i-Kashmir International Conference Centre, Srinagar, J&K.

The addendum to the Notice of AGM is also available on the website of the Bank at:

https://jkb.bank.in/Investor/financial-information/annual-reports

This is submitted for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

Mohammad Shafi Mir

Digitally signed by Mohammad Shafi Mir
DN: c=IN, o=Personal, postalCode=191131, l=Ganderbal, st=Jammu and Kashmir, street=ganjipora batwina, Batvena, Ganderbal Jammu and Kashmir India 191131, title=5504, 2.5.4.20=f967bd71f559747b387d419e56605e9e342b989bde651ebf36672be670c15047, serialNumber=66e7c458fadfd58d0b1e3af6cfa93526782626d2f4a82a11e8de9af7cbcce6cd, email=shafi.mir@jkbmail.com, cn=Mohammad Shafi Mir
Date: 2026.09.14 10:55:30 +05'30'

(Mohammad Shafi Mir)
Company Secretary

J&K Bank
Serving To Empower

Jammu and Kashmir Bank Limited

Registered Office: Corporate Headquarters, M A Road, Srinagar - Jammu & Kashmir - 190001
Tel: +91-194-2481930-35 **Email:** board.sectt@jkbmail.com **Web:** www.jkb.bank.in
CIN: L65110JK1938SGC000048

ADDENDUM TO THE NOTICE OF 88TH ANNUAL GENERAL MEETING OF THE BANK

ADDENDUM TO THE NOTICE DATED AUGUST 29, 2026, CONVENING THE 88TH ANNUAL GENERAL MEETING OF THE BANK SCHEDULED TO BE HELD ON TUESDAY, SEPTEMBER 22, 2026, AT 11:00 AM (IST) AT SHER-I-KASHMIR INTERNATIONAL CONFERENCE CENTRE, SRINAGAR, J&K

To,

All the Members of **Jammu and Kashmir Bank Limited**

The following Agenda Items have been added to the Notice of the 88th Annual General Meeting of the Bank dated September 22, 2026, for the reasons stated in the Explanatory Statement attached to this Addendum:

Ordinary Business:

4. To consider and, if thought fit, to pass with or without modification(s), the following resolution as an Ordinary Resolution:

"**RESOLVED THAT** the retirement by rotation of Mr. R. K. Chhibber (DIN: 08190084), Director of the Bank, at the ensuing Annual General Meeting be and is hereby noted.

RESOLVED FURTHER THAT the vacancy arising on account of the retirement by rotation of Mr. R. K. Chhibber (DIN: 08190084) shall not be filled at the ensuing Annual General Meeting."

Special Business:

5. To consider and, if thought fit, to pass with or without modification(s), the following resolution as an Ordinary Resolution:

"**RESOLVED THAT** pursuant to the provisions of Section 149, 152, 160 and all other applicable provisions of the Companies Act, 2013 and Companies (Appointment and Qualification of Directors) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and subject to provisions of Section 10 (A) of Banking Regulation Act, 1949 and the Articles of Association of the Bank, Mr. Tsewang Tharchin, IA&AS (DIN: 11907418), in respect of whom the Bank has received a notice in writing under Section 160 of the Companies Act, 2013 proposing his candidature for the office of Director, be and is hereby appointed as a Director of the Bank, liable to retire by rotation."

By Order of the Board of Directors

For Jammu and Kashmir Bank Limited

Mohammad Shafi Mir
Company Secretary

Place: Srinagar
Date: September 14, 2026

EXPLANATORY STATEMENT

The following explanatory statement sets out the reasons for addition of Agenda Item Nos. 4 and 5 to the Notice of 88th Annual General Meeting of the Bank dated September 22, 2026.

Jammu and Kashmir Bank Limited ('Bank') issued a Notice on August 29, 2026 (**'AGM Notice'**) for convening the 88th Annual General Meeting (AGM) of the Members, scheduled to be held on Tuesday, September 22, 2026, at 11:00 AM. The said Notice was duly dispatched to all Members of the Bank on August 29, 2026, in due compliance with the provisions of the Companies Act, 2013 read with the Rules made thereunder and applicable SEBI Regulations.

ITEM NO.4:

Mr. R. K. Chhibber (DIN: 08190084), Director of the Bank, retires by rotation at the ensuing Annual General Meeting in accordance with the applicable provisions of the Companies Act, 2013 and the Articles of Association of the Bank.

The Bank has not proposed the re-appointment of Mr. R. K. Chhibber as a Director of the Bank. Accordingly, the vacancy arising on account of his retirement by rotation is not proposed to be filled at the ensuing Annual General Meeting.

The resultant vacancy shall be filled in by the Board, subject to the approval of the Shareholders.

The Board places on record its sincere appreciation for the invaluable guidance, steadfast support and wise counsel rendered by Mr. R K Chhibber during his association with the Bank and acknowledges his significant contribution to the growth and development of the Bank.

None of the Directors, Key Managerial Personnel of the Bank, or their relatives, are concerned or interested in this resolution.

The Board recommends the Ordinary Resolution set out at Item No. 4 for approval of the Members.

ITEM NO.5:

The Bank has received a notice in writing under Section 160 of the Companies Act, 2013 read with Article 69 of the Articles of Association of the Bank, from the Administration of UT of Ladakh proposing the candidature of Mr. Tsewang Tharchin, IA&AS (DIN: 11907418) Commissioner / Secretary, Finance Department Union Territory of Ladakh for the Directorship of the Bank. Mr. Tharchin is not disqualified from being appointed as a Director in terms of Section 164 of the Act and has given his consent to act as a Director. Brief profile, expertise, and other details of Mr. Tharchin are enclosed with this addendum.

The Nomination & Remuneration Committee of the Board of Directors of the Bank conducted the due diligence of Mr. Tsewang Tharchin, IA&AS (DIN: 11907418) on August 29, 2026 and has recommended his appointment to the Board of Directors of the Bank. Further, the Board of Directors of the Bank has appointed Mr. Tsewang Tharchin, IA&AS (DIN: 11907418) as an Additional Director in the category of Rotational Directors on August 31, 2026 and has also recommended his appointment to the Shareholders.

None of the Directors, Key Managerial Personnel of the Bank, or their relatives, except Mr. Tsewang Tharchin, IA&AS, are concerned or interested in this resolution.

The Board recommends the Ordinary Resolution set out at Item No. 5 for approval of the Members.

For the reasons stated above, the Agenda Item Nos. 4 and 5 of the AGM Notice have been added accordingly.

Please note that there are no other modifications to the AGM Notice and this Addendum should be read in continuation of and in conjunction with the AGM Notice.

NOTES

1. This Addendum to the Notice of the Annual General Meeting ("AGM Notice") shall form an integral part of the AGM Notice dated August 29, 2026, circulated to the Members of the Bank and shall be read in continuation of and in conjunction with the said AGM Notice.
2. Members are aware that the Bank is offering the facility of remote e-Voting to its Members in respect of all the resolutions pertaining to Agenda Item Nos. 1 to 5 (as renumbered) proposed to be transacted at the AGM. The remote e-Voting period shall commence on Saturday, September 19, 2026, at 9:00 a.m. (IST) and shall end on Monday, September 21, 2026, at 5:00 p.m. (IST).
3. In order to enable the Members to exercise their voting rights through remote e-Voting or at the AGM on an informed basis, the Bank considers it appropriate to bring the latest factual position to the notice of all the Members through this Addendum to the AGM Notice.
4. In accordance with the applicable circulars and guidelines issued by the Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI"), this Addendum to the AGM Notice, along with the AGM Notice dated August 29, 2026, has been made available on the website of the Bank at www.jkb.bank.in and on the websites of the stock exchanges where the shares of the Bank are listed, i.e., The BSE Limited and National Stock Exchange of India Limited, at www.bseindia.com and www.nseindia.com, respectively. The AGM Notice along with this Addendum has also been made available on the website of M/s Bigshare Services Private Limited, the agency appointed for providing the electronic voting facility, at https://ivote.bigshareonline.com.
5. Except as specifically modified or supplemented by this Addendum, all other Agenda Items, including the respective explanatory statements forming part of the AGM Notice dated August 29, 2026, shall remain unchanged.
6. Accordingly, all Members, Debenture Holders, Debenture Trustees, Stock Exchanges, Depositories, Registrar to an Issue and Share Transfer Agent, the agency appointed for providing the e-Voting facility, authorities, regulators and all other concerned persons are requested to take note of the addition of Agenda Item Nos. 4 and 5 to the AGM Notice and the consequential changes arising therefrom.
7. Relevant documents referred to in this Addendum to the AGM Notice are available electronically for inspection by the Members on all working days during normal business hours up to the date of the AGM.
8. It is reiterated that, except for the changes specifically set out in this Addendum, all other contents of the AGM Notice dated August 29, 2026, including the date, time and venue of the AGM, the business proposed to be transacted thereat and the explanatory statements forming part thereof, shall remain unchanged.

ANNEXURE TO NOTICE

Details of Director seeking Appointment at 88th Annual General meeting pursuant to SS - 2 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Particulars	Details of Director seeking appointment at the 88th Annual General Meeting
Name	Mr. Tsewang Tharchin, IA&AS
Category	Non-Executive Non-Independent Director
DIN	11907418
Date of Birth	02-09-1979
Qualification	IA&AS, B.A., Diploma in Management, CISA (Certified Information Systems Auditor) and CIA (Certified Internal Auditor)
Nature of Expertise/Experience	Administration, Information Technology, Finance, Accountancy, Human Resources and Business Management
Terms and conditions of appointment	Appointment as Director liable to retire by rotation.
Details of Remuneration paid and last drawn remuneration (including sitting fees) from the date of appointment till the date of this notice	Nil
Remuneration proposed to be paid	Since Mr. Tsewang Tharchin, IA&AS is presently in the full-time employment of Government of Ladakh, he shall not be entitled to sitting fees or any remuneration from the Bank
Date of First Appointment on the Board	August 31, 2026
Shareholding in the listed entity including shareholding as a beneficial owner	NIL
Relationship with other Directors, Key Managerial Personnel	NIL
No. of Board Meetings attended from the date of appointment till the date of this notice	NA
No. of Committee Meetings attended from the date of appointment till the date of this notice	NA
Directorships, Membership/Chairmanship of Committees of other Board as on the date of this notice	NIL
Listed Entities (Name and Number) from which the person has resigned in the past three years	NIL
Brief Profile, skills and capabilities required for the role and the manner in which the proposed person meets such requirement	Shri Tsewang Tharchin is an 2007 batch officer of the Indian Audit and Accounts Service (IA&AS). He joined Ladakh Administration as Commissioner Secretary, Finance Department on 06/07/2026. Before joining the Administration, he worked as Accountant General (Audit), J&K from 6th November 2025. Before posting as AG, he has worked as Dy Accountant General in J&K in May 2010 and then as Sr Dy Accountant General in October 2016. Apart from audit, he has looked after compilation, preparation and submission of state govt accounts while working as Dy Accountant General in the office of Pr Accountant General (A&E), Punjab. While posted there he also held the charge of accounts of UT of Chandigarh. This involved compilation of accounts of UT, Chandigarh, submission of the same to Ministry of Finance, Govt of India and looking after GPF and pension entitlements of the employees of the UT. He also worked as Financial Advisor in National Company Law Tribunal (NCLT) in New Delhi from 2021 to 2024 and then as Principal Director in the office of Comptroller and Auditor General on India (CAG), New Delhi. During his stint in CAG Office he was involved with processing of audit reports for states of J&K, Himachal Pradesh, Punjab and Haryana and later for processing audit of audit reports of Ministry of Defence. At the international level, Shri Tharchin has conducted the Performance Audit of Arbitration and Mediation Centre, (AMC) of the World Intellectual Property Organization (WIPO), Geneva on deputation to the United Nations (UN). In 2020, he was part of team nominated for audit of the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) at Sudan, on deputation with the United Nations. He led the audit of the Consulate General of India (CGI) Jeddah, Embassy of India, Riyadh and Embassy of India, Baghdad, Iraq. He also led the audit of the Telecommunications Consultants India Limited (TCIL), Riyadh, Saudi Arabia, Air India Ltd, Riyadh and Air India Ltd, Dharan/ Dammam, Saudi Arabia. In the year 2026, he was assigned the audit of IAEA Staff Assistance Fund, Commissary and Cafeteria in Geneva. Shri Tharchin holds a BA from Kashmir University and a Diploma in Management from IGNOU. In audit domain, he is a CISA (Certified Information Systems Auditor) and CIA (Certified Internal Auditor).