



**Board Secretariat**

Ref:-JKB/BS/F3652/2026/169  
Dated: 22<sup>nd</sup> October, 2026

**National Stock Exchange of India Limited**  
Exchange Plaza 5<sup>th</sup> 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:- Disclosure of Related Party Transactions on consolidated basis for the period ended 30<sup>th</sup> September, 2026 under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sirs,

Pursuant to Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we attach herewith Related Party Disclosure on consolidated basis drawn in accordance with the applicable accounting standards, for the period ended 30<sup>th</sup> September, 2026.

This is 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  
Date: 2026.10.22 12:42:53 +05'30'

**(Mohammad Shafi Mir)**  
**Company Secretary**

Details of Related Party transactions for the half-year ended September 30, 2026 (01.04.2026 to 30.09.2026)

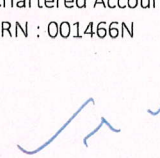
₹ In Crores

| Details of the counterparty    |            |                                                                            | Type of related party transaction                   | Details of other related party transaction | Value of the transaction during reporting period |
|--------------------------------|------------|----------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------|--------------------------------------------------|
| Name                           | PAN        | Relationship of the counter party with the listed entity or its subsidiary |                                                     |                                            |                                                  |
| JKB Financial Services Ltd     | AAACJ1029M | 100% Subsidiary                                                            | Interest Paid/Commission Paid                       | Deposits (FDs & Saving)                    | 0.39                                             |
| JKB Financial Services Ltd     | AAACJ1029M | 100% Subsidiary                                                            | Interest Received/Commission Received               | Advances (LOC & SOD)                       | 0.93                                             |
| JKB Financial Services Ltd     | AAACJ1029M | 100% Subsidiary                                                            | Any other transaction                               | Reimbursement of Revenue Expenditure       | 0.49                                             |
| JKB Financial Services Ltd     | AAACJ1029M | 100% Subsidiary                                                            | Any other transaction                               | Outstanding with subsidiary                | 0.01                                             |
| Jammu and Kashmir Grameen Bank | AAAAJ7859H | Associate                                                                  | Interest Paid                                       | Kept in the shape of Fixed Deposit         | 76.93                                            |
| Jammu and Kashmir Grameen Bank | AAAAJ7859H | Associate                                                                  | Interest received                                   | Secured Overdraft Facility (SOD)           | 0.29                                             |
| Jammu and Kashmir Grameen Bank | AAAAJ7859H | Associate                                                                  | Any other transaction                               | IT Support services (Provision)            | 0.52**                                           |
| Mr. Amitava Chatterjee         | ADGPC0424R | MD & CEO                                                                   | Remuneration                                        |                                            | 0.88*                                            |
| Mr. Baldev Prakash             | AAQPP0237N | Ex MD & CEO                                                                | Payments of variable pay pertaining to previous FYs |                                            | 0.82*                                            |
| Mr. Sudhir Gupta               | ABYPG7709D | Executive Director                                                         | Remuneration                                        |                                            | 0.83*                                            |
| Mr. Ketan Kumar Joshi          | ACWPJ7559H | CFO                                                                        | Remuneration                                        |                                            | 0.23                                             |
| Mr. Mohammad Shafi Mir         | ALKPM5652R | Company secretary                                                          | Remuneration                                        |                                            | 0.19                                             |
| Total                          |            |                                                                            |                                                     |                                            | 82.51                                            |

\* Includes payment of Variable Pay paid in HY2026-27 for previous Year's.

\*\* Provision made for the half-year on account of IT Expenditure to be paid to Sponsor Bank.  
Individual data entries have been rounded to the nearest second decimal place.

M/s Gupta Sharma & Associates  
Chartered Accountants  
FRN : 001466N




(CA Vinay Saraf)  
Partner  
M. No: 087262

Place: Srinagar

Date: 22-10-2026