



Board Secretariat

Ref:- JKB/BS/F3652/2026/171
Date: 22nd October, 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:- PRESENTATION FOR CONFERENCE CALL SCHEDULED FOR OCTOBER 22, 2026

Dear Sirs,

Further to our letter no. JKB/BS/F3652/2026/161 dated October 14, 2026 and pursuant to Regulation 30 and 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing Presentation for conference call with analysts and investors in connection with the Reviewed Financial Results of the Bank for the Quarter and Half Year ended September 30, 2026 and the same can also be accessed at:

<https://jkb.bank.in/investor/stockExchangeIntimation/investorrelations>

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 14:32:48 +05'30'

(Mohammad Shafi Mir)
Company Secretary

Investor Presentation for Quarter & Half Year Ended September 30, 2026

Disclaimer

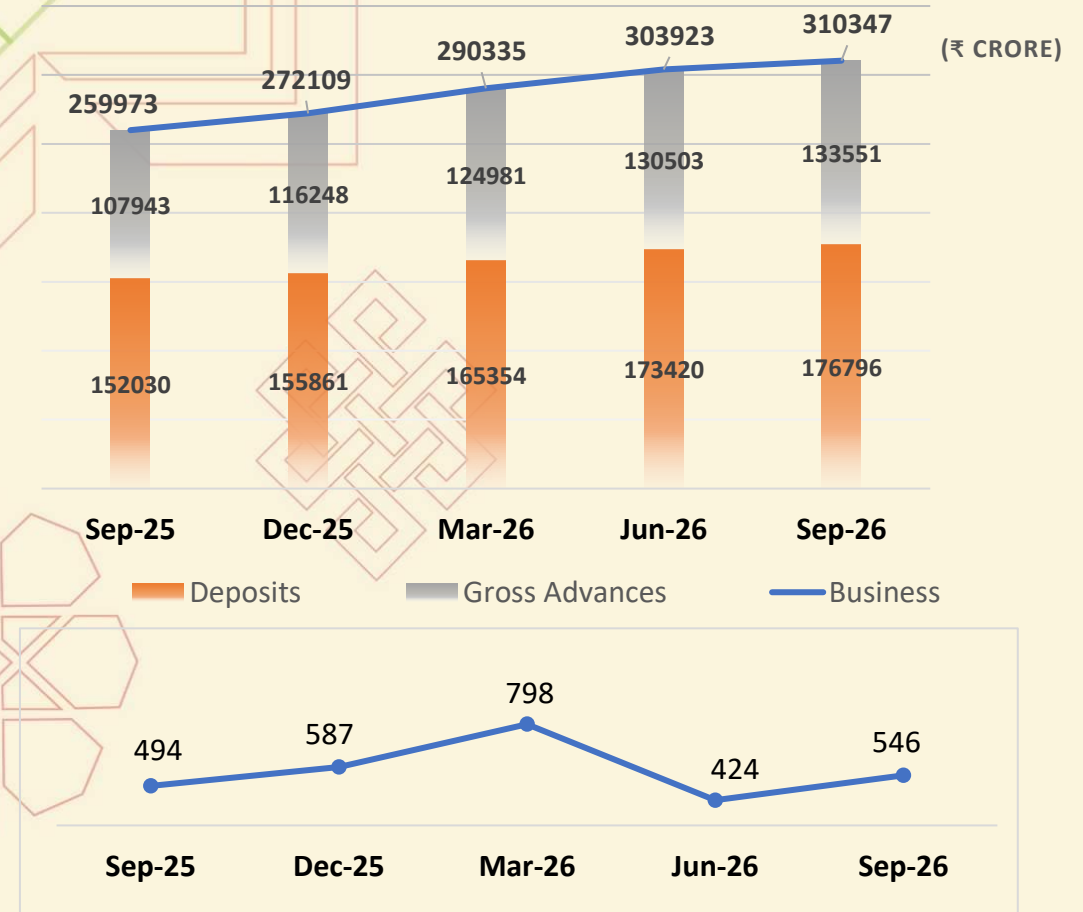
The Jammu and Kashmir Bank has created this presentation exclusively for general informational reasons, disregarding any individual's informational demands, financial circumstances, or special goals.

Except for the historical information contained herein, statements in this presentation that contain terms or phrases like "is," "aims," "will," "would," "indicating," "expected to," "guidance," "way forward," "expected," "estimate," "objective," "goal," "strategy," "philosophy," "project," etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'.

Several risks, uncertainties, and other factors are included in these forward-looking statements, and they have the potential to cause actual results to differ materially from those predicted by the statements. While the Bank has made reasonable assumptions to support the forward-looking statements, if any, in this presentation, there are still risks and uncertainties that could affect the Bank's ability to successfully implement its strategy, such as the dynamic and complex internal and external environment, which includes but is not limited to market, business, legal risks/changes in law, etc., future levels of non-performing loans, the Bank's growth and expansion in business, the impact of any acquisitions, the adequacy of its allowance for credit losses, its provisioning policies, the actual growth in demand for banking products and services, investment income, and cash flow projections.

Note: "All financial figures in the presentation are from Audited Financials/Limited Reviewed financials and/or upon the forward-looking statements based on Management estimates. Anyone who relies on these financial data does so at their own risk and responsibility, and the Bank is not responsible for any gains or losses that result from this use of the data".

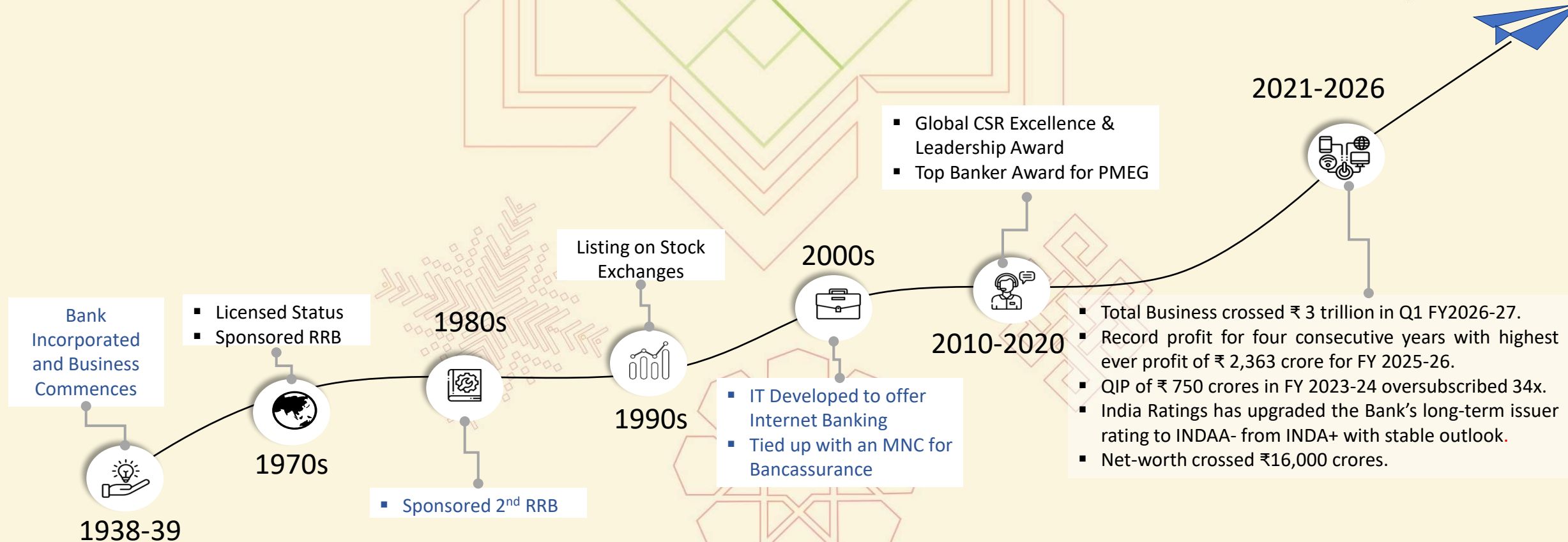
- Jammu and Kashmir Bank Limited, was incorporated on October 1, 1938, and today caters to a wide range of customers including retail, corporate, agricultural, and MSME.
- Widespread Branch Network: 1008 Branches, of which 835 are operating in the UT of J&K, 37 in the UT of Ladakh and 136 branches across 20 other states/UTs.
- The Govt of UT of J&K is a majority holder, however the Bank enjoys full operational autonomy. The Bank has a wholly owned subsidiary called JKB Financial Services Limited and is also the Sponsor bank of Jammu and Kashmir Grameen Bank.
- Strong market presence and designated as Agency Bank by RBI for conducting government banking in UTs of J&K and Ladakh.
- The Bank has 11,651 regular employees and 203 contractual employees.
- Bancassurance tie ups with LIC, PNB MetLife, Bajaj Life, SBI Life and HDFC Life for Life Insurance and Bajaj General Insurance, IFFCO Tokio and New India Assurance for General Insurance.



J&K Bank stands as a pillar of support for the local communities while also extending its exceptional services beyond JKL region.

Journey of 88 Years

TRUST
Trusted by Generations
TRADITION
Rooted in Tradition
TRANSFORMATION
Transforming for Tomorrow



Q2 FY2027 Performance at a Glance (YoY)

Profitability/Efficiency

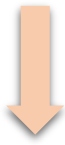
Net Profit
₹ 546 crores
Up 10.6%



NIM
3.17%
(was 3.56%)



RoA
1.07%
(was 1.16%)



CIR
56.57%
(was 60.79%)



Growth

Deposits
₹ 1,76,796 crores
Up 16.3%



Net Advances
₹ 1,31,234 crores
Up 24.8%



Net Investments
₹ 45,940 crores
Up 3.2%



Total Business
₹ 3,10,347 crores
Up 19.4%



Capital Adequacy

CET-1
13.88%
(was 12.11%)



Tier I
14.73%
(was 13.06%)



CRAR
16.57%
(was 15.27%)



Net Worth
₹16,108 crores
Up 15.4%



Asset Quality

GNPA
2.23%
(was 3.32%)



NNPA
0.51%
(was 0.76%)



PCR
91.76%
(was 90.39%)



Gross Slippage Ratio
0.35%
(was 0.89%)



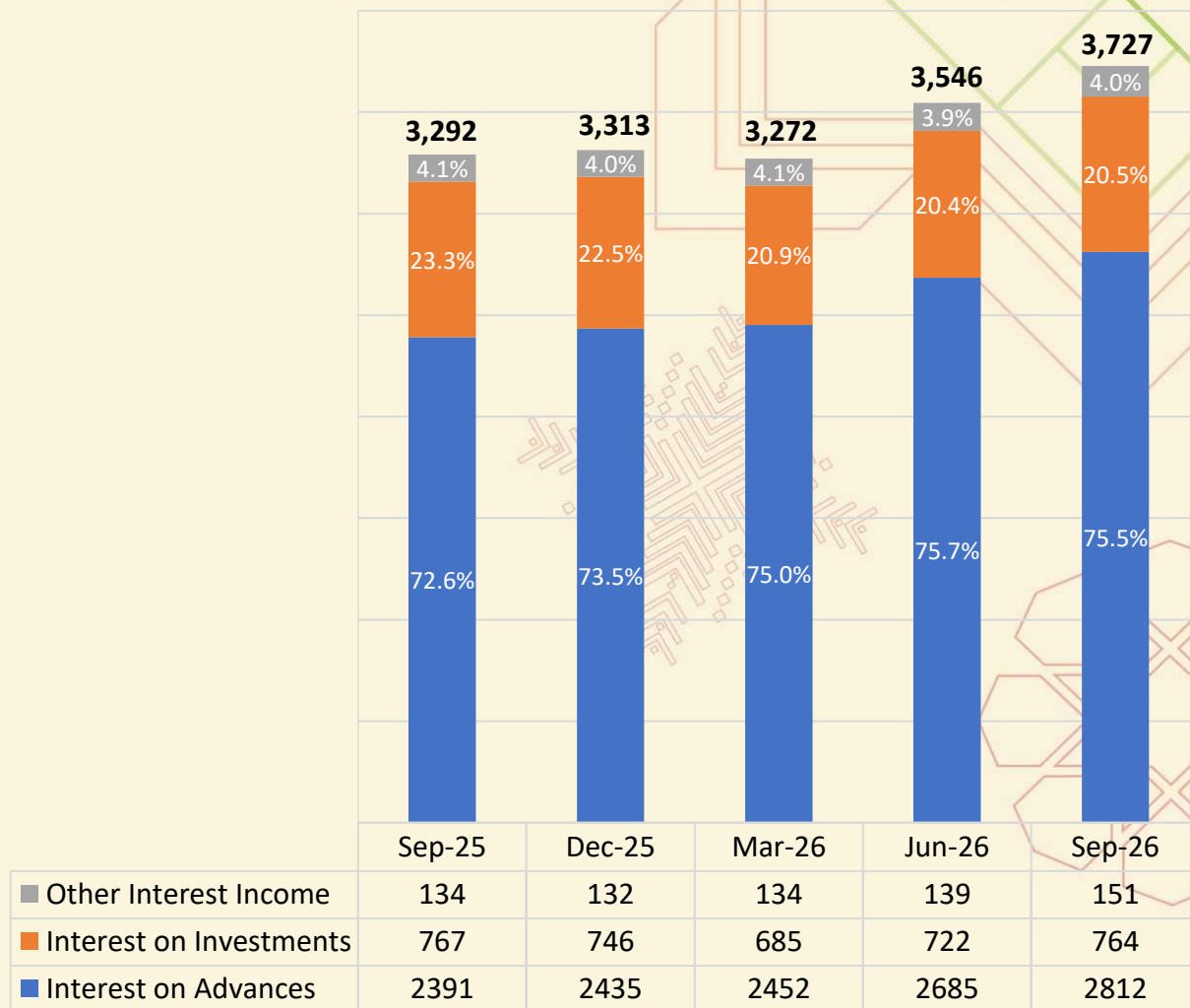
Profit & Loss Account

Particulars	Q2 FY 2026	Q1 FY 2027	Q2 FY 2027	% Change YoY	% Change QoQ	H1 FY 2026	H1 FY 2027	% Change YoY	FY 2026
Interest Earned	3,291.82	3,546.00	3,727.09	13.2%	5.1%	6,560.09	7,273.09	10.9%	13,145.19
Interest Expended	1,857.83	2,048.88	2,224.78	19.8%	8.6%	3,660.67	4,273.66	16.7%	7,269.42
Net Interest Income	1,433.99	1,497.12	1,502.31	4.8%	0.3%	2,899.42	2,999.43	3.4%	5,875.77
Other Income	153.76	214.02	314.90	104.8%	47.1%	402.55	528.92	31.4%	939.85
Operating Income	1,587.75	1,711.14	1,817.21	14.5%	6.2%	3,301.97	3,528.35	6.9%	6,815.62
Operating Expenses	965.13	1,007.86	1,028.07	6.5%	2.0%	2,006.51	2,035.93	1.5%	3,829.13
Operating Profit	622.62	703.28	789.14	26.7%	12.2%	1,295.46	1,492.42	15.2%	2,986.49
Provisions & Contingencies	(10.93)	84.04	72.34	761.8%	(13.9%)	4.16	156.38	3659.1%	28.62
Profit Before Tax	633.55	619.24	716.80	13.1%	15.8%	1,291.30	1,336.04	3.5%	2,957.87
Provision for Tax	139.44	195.06	170.44	22.2%	(12.6%)	312.35	365.50	17.0%	594.40
Net Profit	494.11	424.18	546.36	10.6%	28.8%	978.95	970.54	(0.9%)	2,363.47

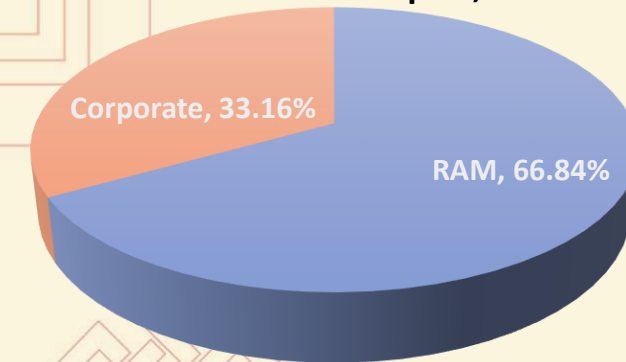
Prior period figures recasted wherever necessary.

All figures, other than percentage, in ₹ crore

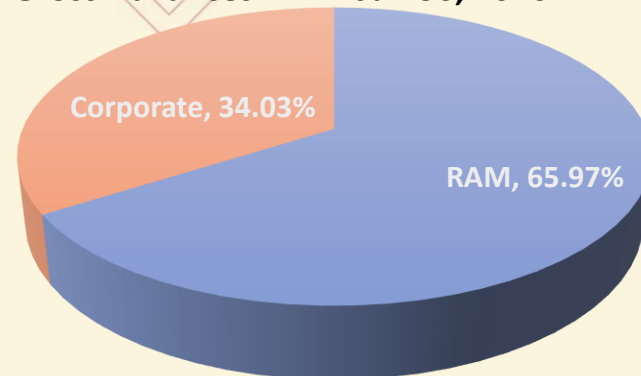
Interest Earnings and Advances Mix (Retail, Agri & MSME and Corporate)



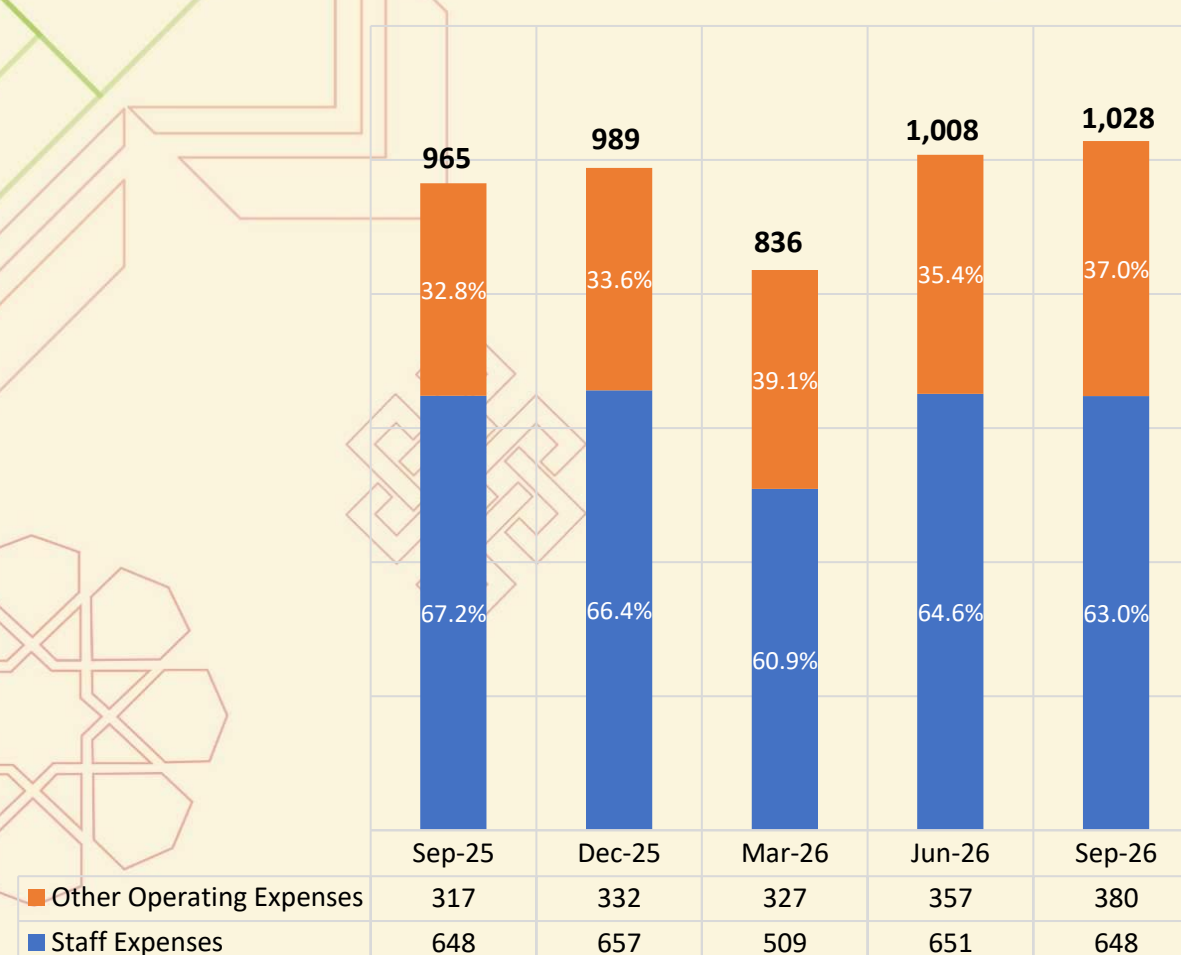
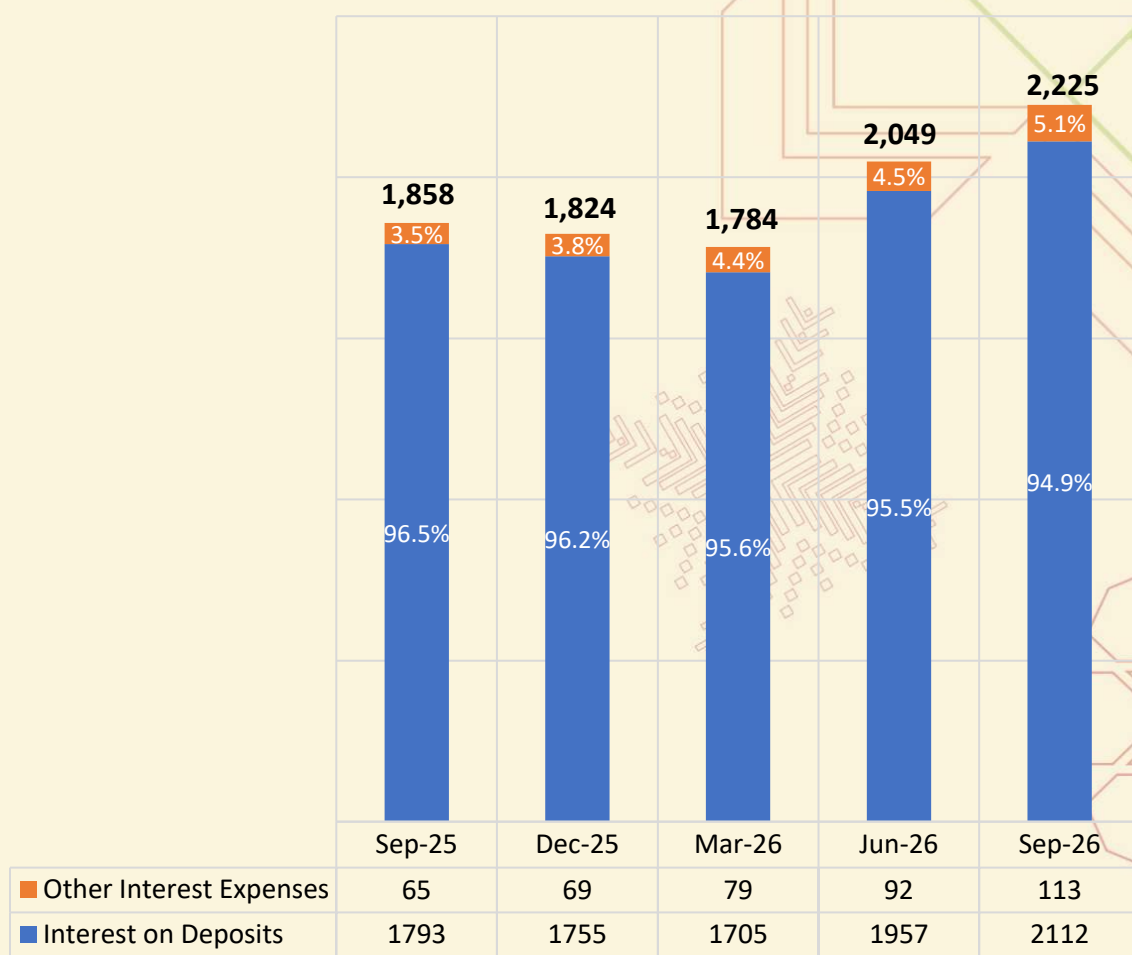
Gross Advances Mix – Sep 30, 2026



Gross Advances Mix – Jun 30, 2026

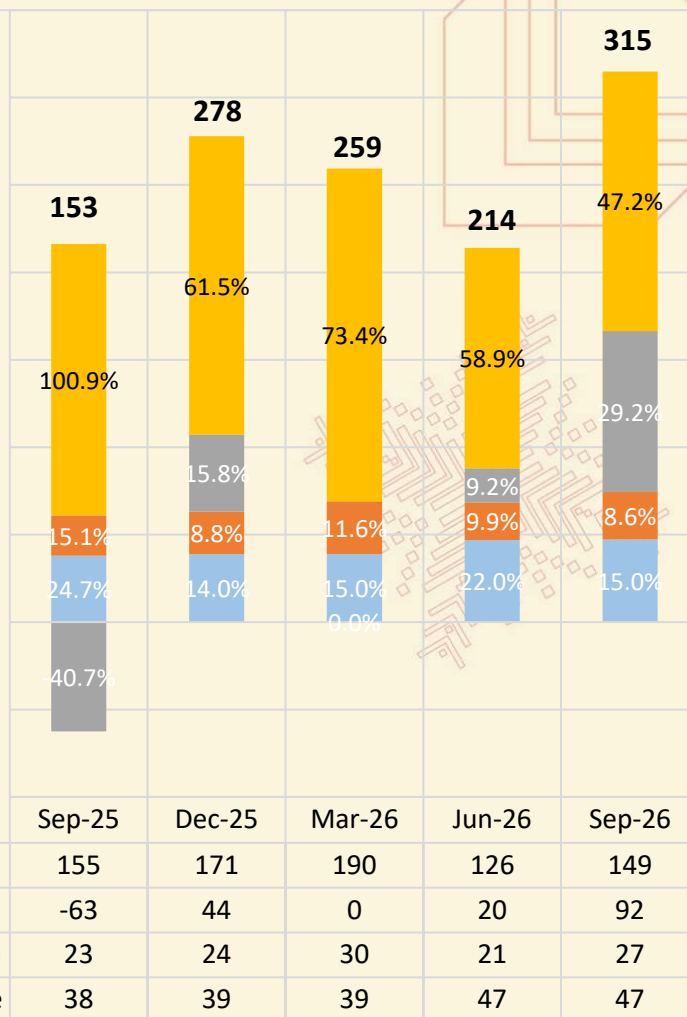


Interest Expenditure and Operating Expenditure



All figures, other than percentage, in ₹ crore

Other Income and Provisions & Contingencies



Provision and Contingencies						
	Q2 FY 2026	Q1 FY 2027	Q2 FY 2027	% Change YoY	% Change QoQ	FY 2026
Provision for Tax	139.44	195.06	170.44	22.2%	(12.6%)	594.40
Provision for Bad & Doubtful Debts	3.95	30.61	83.05	2002.5%	171.3%	5.92
Provision for Standard Advances	(12.99)	58.62	(11.07)	14.8%	(118.9%)	87.33
Provision for Non-Performing Investments	(2.12)	(0.16)	0.00	100.0%	100.0%	(42.18)
Provision for Frauds/Embezzlements	0.22	0.00	0.02	(90.9%)	-	3.22
Provision for DIFV of restructured/Rescheduled Advances	0.00	0.00	0.00	-	-	(26.09)
Provision for Contingent Liabilities/Contingencies	0.01	(5.04)	0.34	3300.0%	106.7%	0.38
Provision for Unreconciled Entries	0.00	0.00	0.00	-	-	0.02
Total	128.51	279.10	242.78	88.9%	(13.0%)	623.02

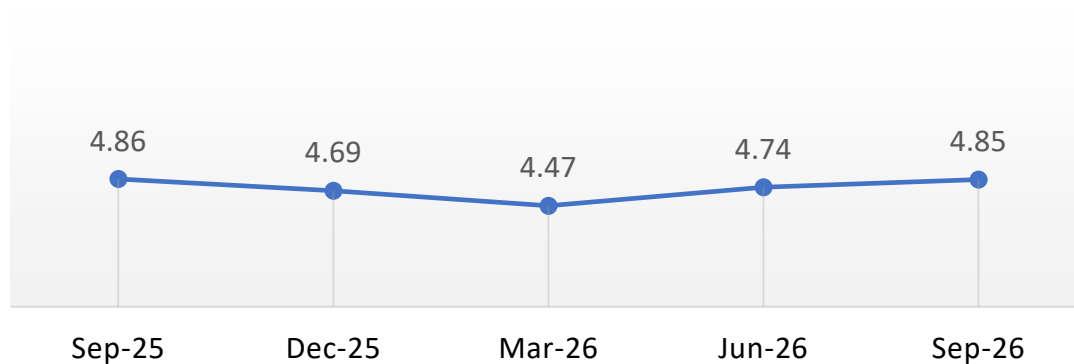
All figures, other than percentage, in ₹ crore

Condensed Balance Sheet

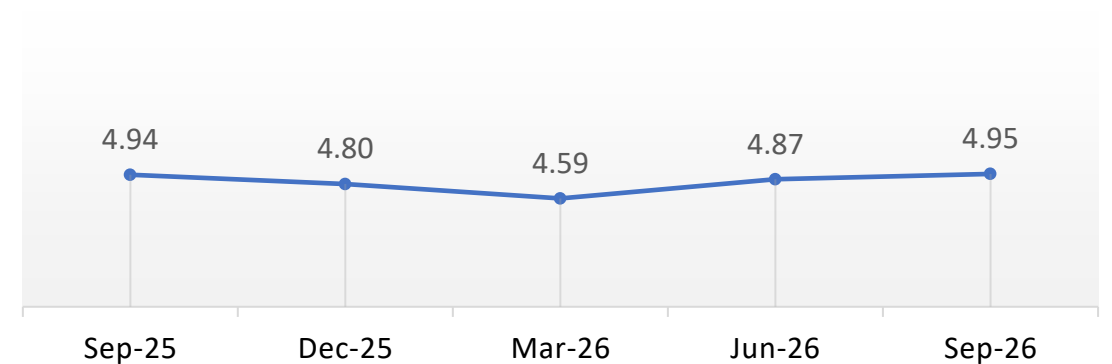
Particulars	As on Sep 30, 2025	As on Jun 30, 2026	As on Sep 30, 2026	% Change YoY	% Change QoQ	As on Mar 31, 2026
Capital & Liabilities						
Capital	110.13	110.13	110.13	0%	0%	110.13
Reserves and Surplus	15,069.69	17,138.76	17,672.46	17%	3%	16,639.73
Deposits	1,52,030.16	1,73,420.33	1,76,795.93	16%	2%	1,65,354.00
Borrowings	2,382.31	4,381.00	5,381.00	126%	23%	3,431.00
Other Liabilities and Provisions	5,277.77	3,787.46	3,713.58	(30%)	(2%)	3,659.13
Total	1,74,870.06	1,98,837.68	2,03,673.10	16%	2%	1,89,193.99
Assets						
Cash and Balance with Reserve Bank of India	6,787.25	7,077.03	6,870.94	1%	(3%)	7,621.87
Balance with Banks & Money at Call & Short Notice	325.83	983.62	898.66	176%	(9%)	203.93
Investments	44,501.71	43,249.84	45,940.52	3%	6%	40,821.86
Advances	1,05,153.30	1,28,183.11	1,31,234.13	25%	2%	1,22,641.01
Fixed Assets	2,186.79	2,513.92	2,516.16	15%	0%	2,532.49
Other Assets	15,915.18	16,830.16	16,212.69	2%	(4%)	15,372.82
Total	1,74,870.06	1,98,837.68	2,03,673.10	16%	2%	1,89,193.99

Key Financial Ratios (Annualized)

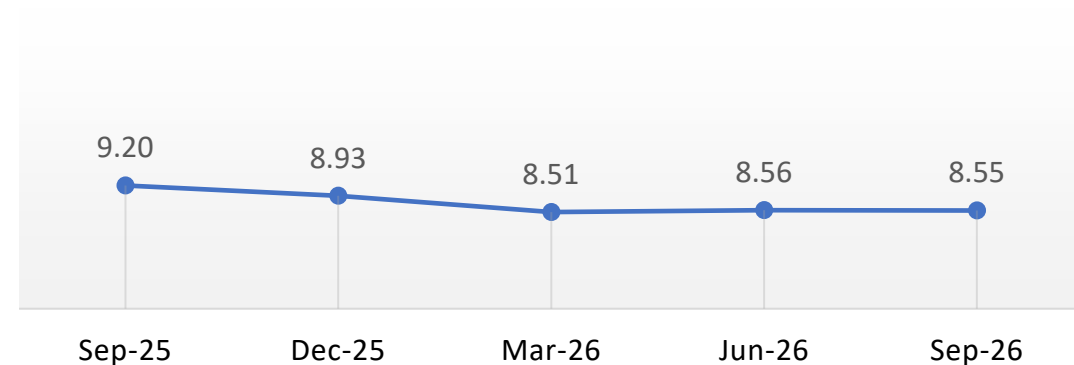
Cost of Deposits (%)



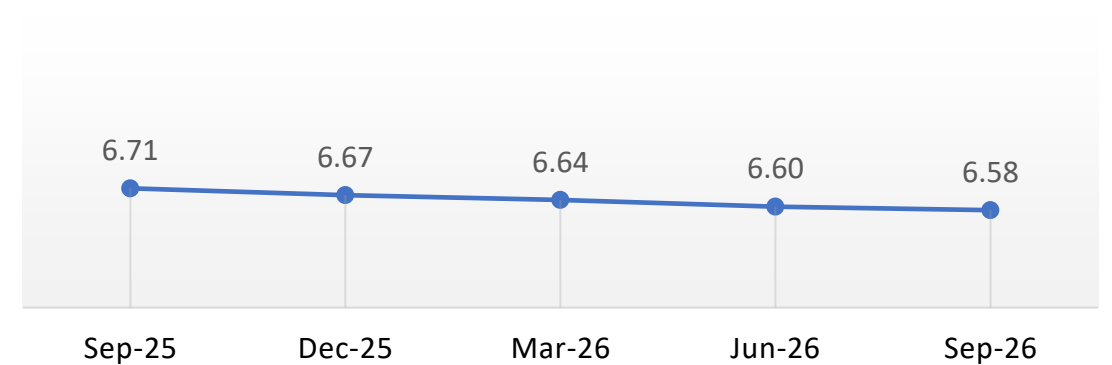
Cost of Funds (%)



Yield on Advances (%)

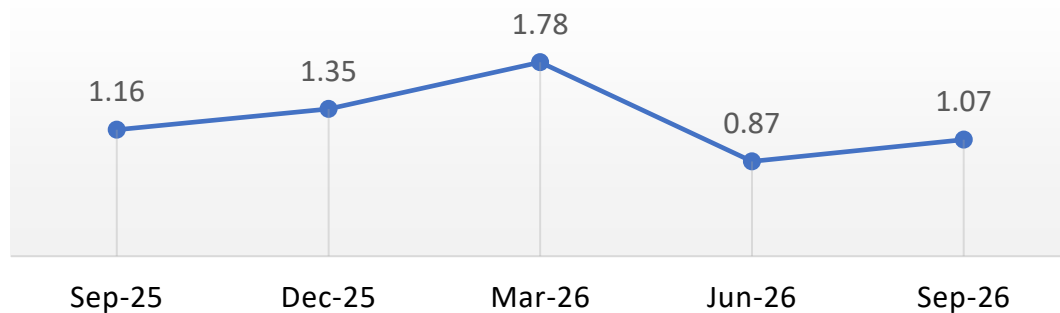


Yield on Investments (%)

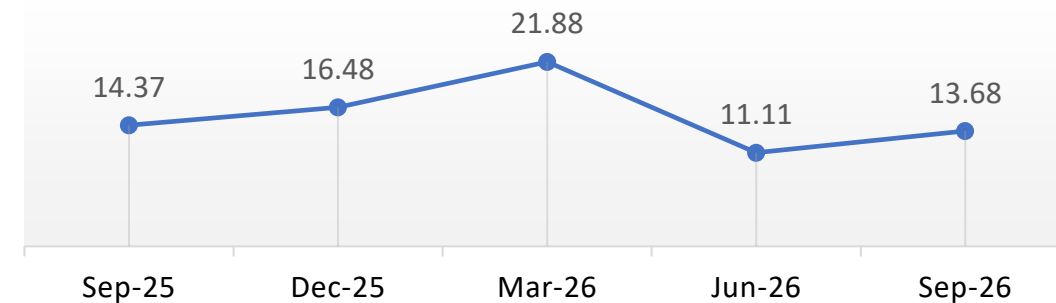


Key Financial Ratios (Annualized)

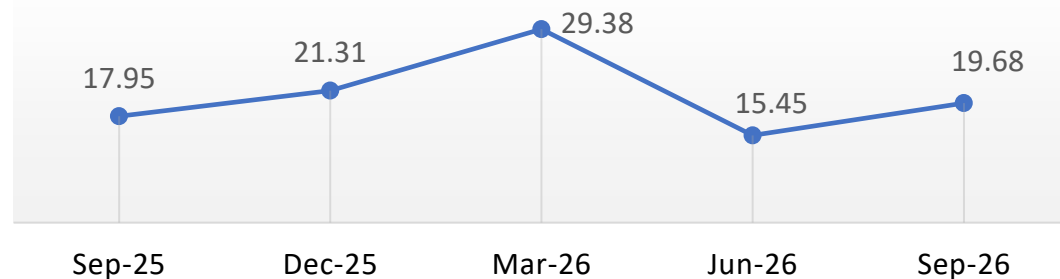
Return on Assets (%)



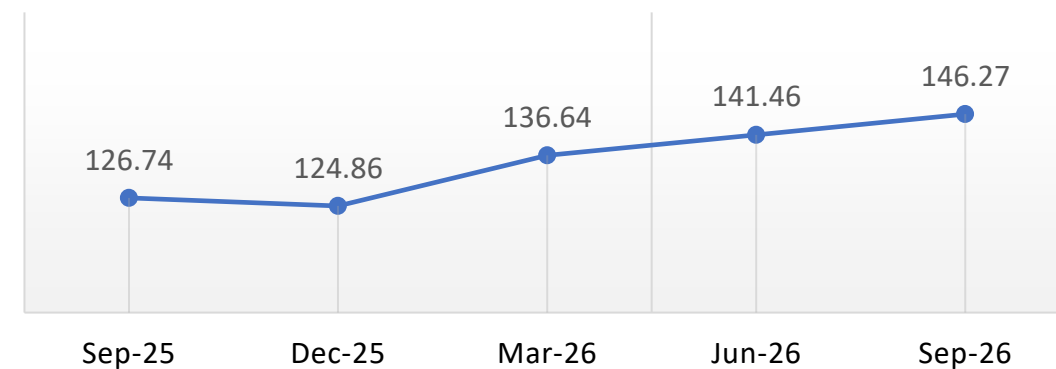
Return on Average Net-worth (%)



Earnings Per Share (Rs.)

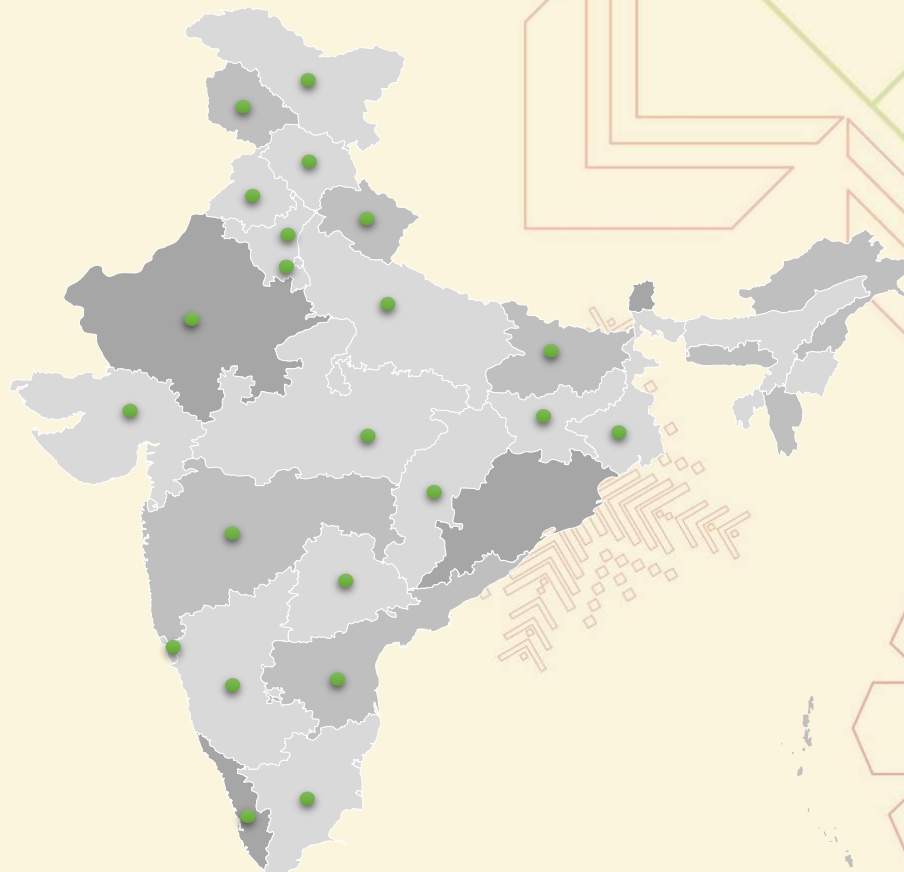


Book Value Per Share (Rs.)



Strong presence in JKL Region and increasing presence across India

TRUST
Trusted by Generations
TRADITION
Rooted in Tradition
TRANSFORMATION
Transforming for Tomorrow



872

Branches in
J&K and
Ladakh (JKL)

136

Branches
outside JKL

1445

ATMs

22

States / UTs

Urban,
10.6%

Semi
Urban,
17.2%

Metro,
18.1%

Rural,
54.2%

**Branch
Distribution
Network**

Rest of
India,
37.3%

Gross Advances

J&K and
Ladakh,
62.7%

Rest of
India,
15.8%

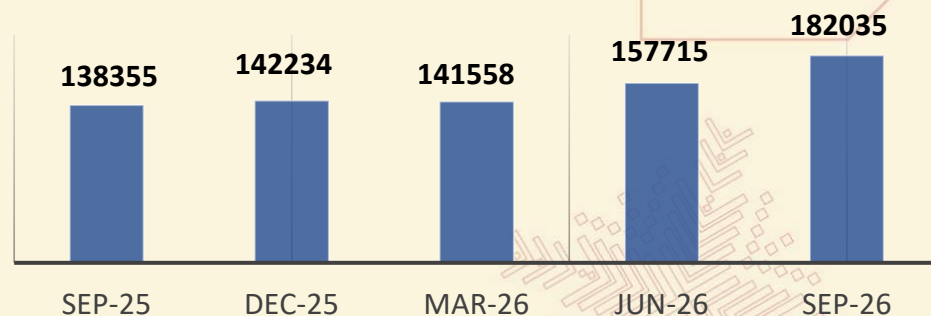
Total Deposits

J&K and
Ladakh,
84.2%

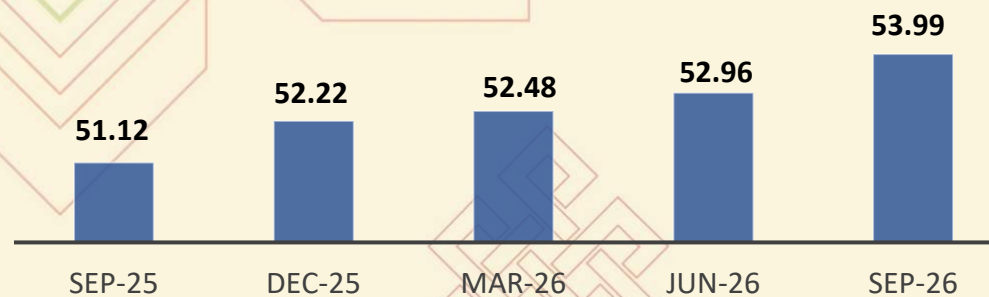
The J&K and Ladakh growth story continues with major infrastructure under implementation and some strategic ones nearing completion that will drive growth for J&K Bank in the near future

Bank achieves a digital milestone : More than 94% of the transactions are now digital

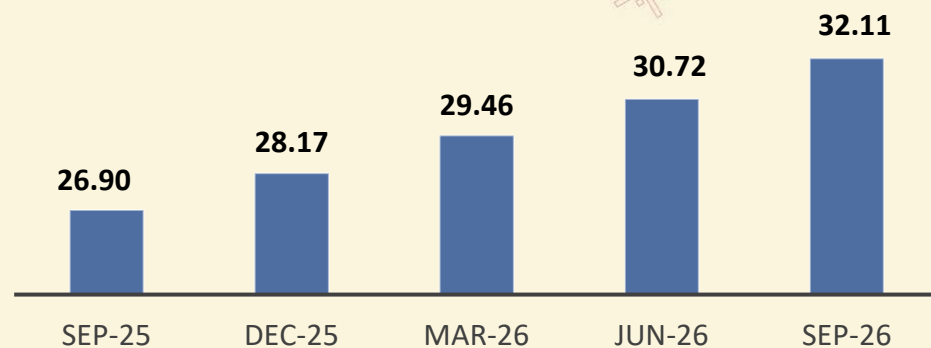
Credit Card Users



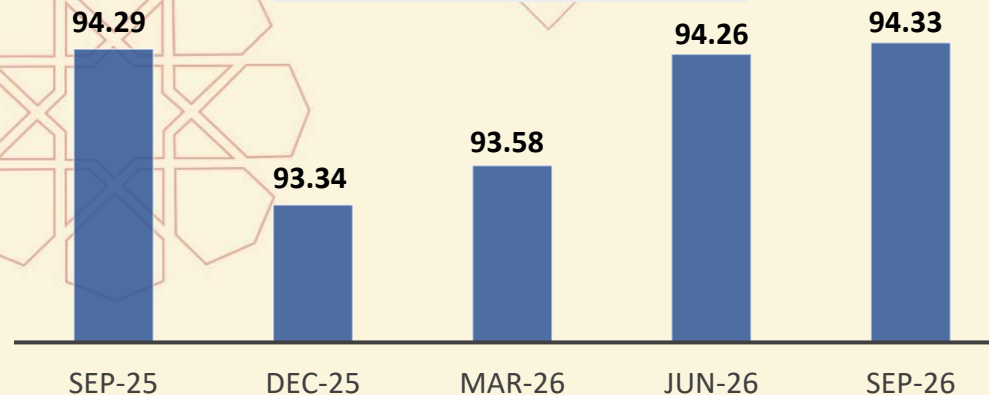
Debit Card Users (count in lacs)



UPI Users (count in lacs)



Digital Transactions (In %)





Mr. AMITAVA CHATTERJEE - MD & CEO

- Illustrious career in banking spanning over more than three decades in diverse geographical locations and strategic positions
- Served as DMD SBI and MD & CEO of SBI Capital Markets



Mr. SHAILENDRA KUMAR (IAS) - Non-Executive Nominee Director

- Currently serving as Financial Commissioner (Additional Chief Secretary), Finance Department, Govt. of UT J&K
- Senior IAS officer of 1995 batch, AGMUT Cadre
- Over 3 decades of distinguished public service experience



Mr. TSEWANG THARCHIN (IA&AS) - Non-Executive Non-Independent Director

- IA&AS officer of 2007 batch, currently serving as Commissioner Secretary, Finance Department, Govt of UT Ladakh.
- Worked as Accountant General (Audit), J&K, Financial Advisor in National Company Law Tribunal (NCLT) in New Delhi and Principal Director in the office of Comptroller and Auditor General on India (CAG). New Delhi



Mr. SUDHIR GUPTA - Executive Director

- Over three decades of experience in different capacities across the operational topography of the Bank with expertise in Credit, Finance, Corporate & Retail Banking, Customer Service, Trade Finance, Foreign exchange, BCP etc.



Mr. SANJIV DAYAL - Non-Executive Nominee Director

- Retired Chief General Manager RBI with work experience of more than 3 decades in RBI
- Specialization in Regulation & Supervision of Regulated Entities, Central Bank Governance, Customer Grievance Redressal, Financial Inclusion, etc.



Mr. PRAFULLA PREMSUKH CHHAJED - Non-Executive Independent Director

- Fellow member of ICAI with over 3 decades of experience.
- CPA (Australia), LLB and B. Com graduate with certifications in forensic accounting, IT & Cyber security.
- Served as President of ICAI and as Independent Director on Board of SBI
- Currently serves as Chairperson of Multi Commodity Exchange Clearing Corporation Limited



Mr. SANKARASUBRAMANIAN KRISHNAN - Part Time Non-Executive Chairman

- Veteran Banker with more than 4 decades of experience, including tenures as MD & CEO of Punjab & Sind Bank and Tamilnad Mercantile Bank Ltd and ED of Syndicate Bank and Canara Bank
- Also served as Chairman of Board of Punjab & Sind Bank and Executive Secretary to the Board of Indian bank



Mr. RAJEEV GUPTA - Non-Executive Additional Director

- Chartered Accountant with over 33 years of professional experience in accounting, auditing, financial reporting, taxation and regulatory compliance
- Associated with Rajeev Kuldip & Co., Chartered Accountants, Jammu, established in June 1993, and has also served as an Executive Director in other companies



Mr. ARUN GANDOTRA - Non-Executive Independent Director

- Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance



Mr. ANAND KUMAR - Non-Executive Independent Director

- (IT) specialist who has experience of more than three decades in IT development and management and is a BE(IT) from IIT and a PGDM from IIM-L.
- Worked at multiple MNCs and large groups: Citigroup, HSBC, Barclays, Fiserv, etc.



Mr. PRAVIN RAGHAVENDRA - Non-Executive Independent Director

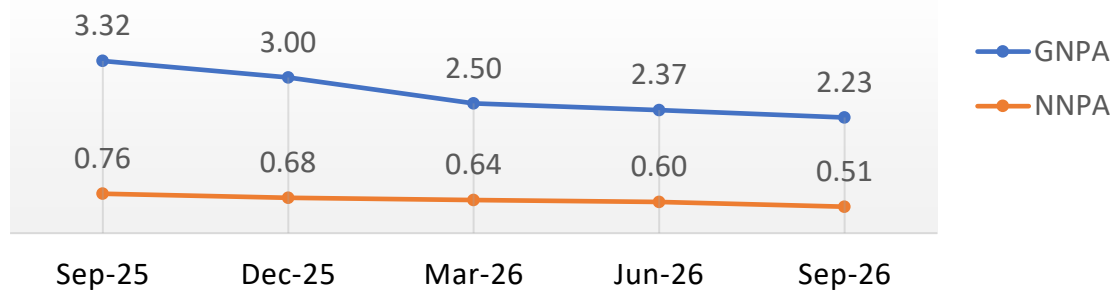
- More than 35 years of extensive experience in banking, finance, governance and strategic leadership.
- Retired from SBI as DMD and COO



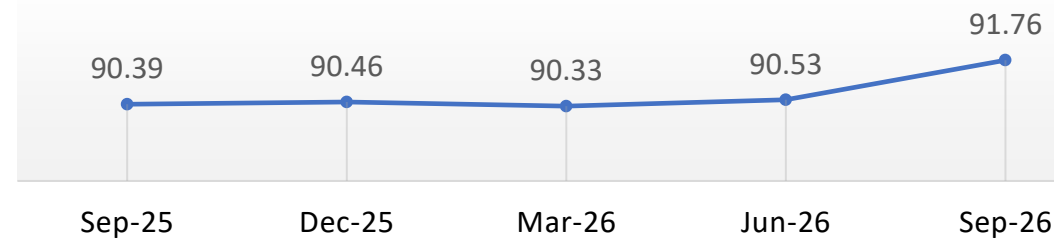
Ms. SHAHLA AYOUB - Non-Executive Independent Director

- Works as an Assistance Professor in the DHE, J&K and brings to Board an affluence of Economic expertise and perspicacity and has strong interests in Conflict Economics, Financial Inclusion and Developmental Economics.

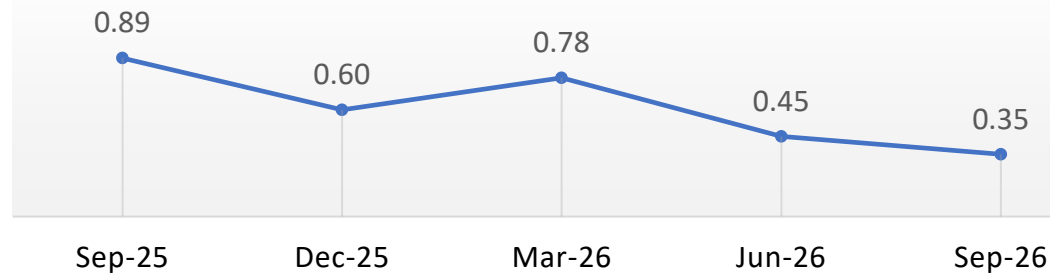
Gross & Net NPA (%)



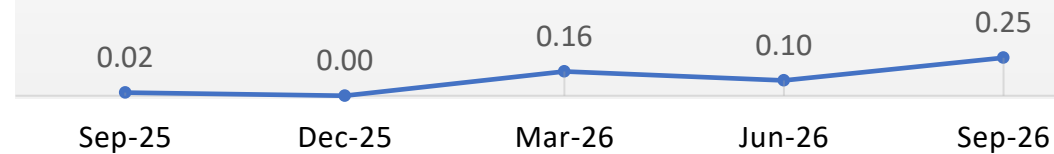
Provision Coverage Ratio (%)



Gross Slippage Ratio (%)



Credit Cost (%)



Key Ratios and Performance Indicators

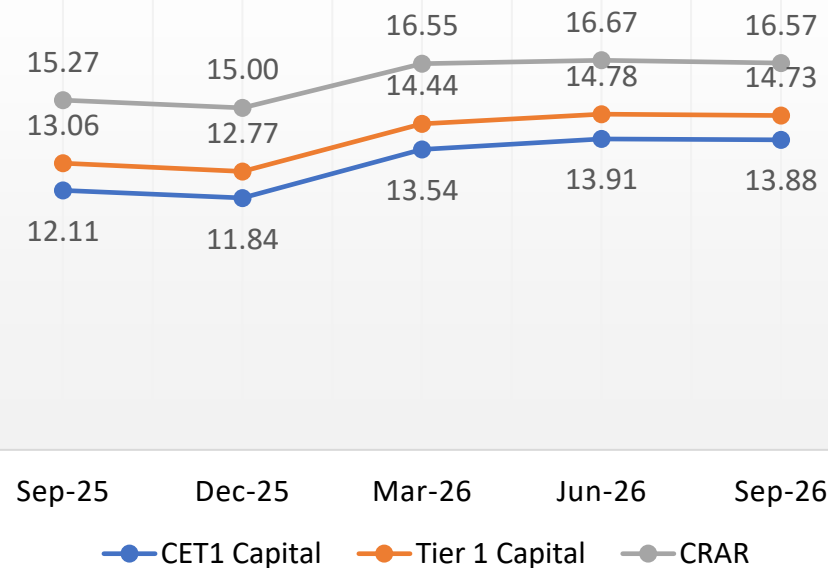
Particulars	Q2 FY 2026	Q1 FY 2027	Q2 FY 2027	Change YoY	Change QoQ	H1FY 2026	H1FY 2027	Change YoY	FY 2026
Profitability									
Net Interest Margin (%) - Annualized	3.56	3.28	3.17	(39 bps)	(11 bps)	3.64	3.22	(42 bps)	3.60
Operating Profit	622.62	703.28	789.14	26.7%	12.2%	1295.46	1492.42	15.2%	2986.49
Profit after Tax	494.11	424.18	546.36	10.6%	28.8%	978.95	970.54	(0.9%)	2363.47
Cost to Income Ratio (%)	60.79	58.90	56.57	(422 bps)	(233 bps)	60.77	57.70	(307 bps)	56.18
Return on Assets (%) - Annualized	1.16	0.87	1.07	(9 bps)	20 bps	1.17	0.97	(20 bps)	1.37
Capital Adequacy									
Tier 1 Capital (%)	13.06	14.78	14.73	167 bps	(5 bps)	13.06	14.73	167 bps	14.44
CET 1 (%)	12.11	13.91	13.88	177 bps	(3 bps)	12.11	13.88	177 bps	13.54
CRAR (%)	15.27	16.67	16.57	130 bps	(10 bps)	15.27	16.57	130 bps	16.55
Asset Quality									
Gross NPA (%)	3.32	2.37	2.23	(109 bps)	(14 bps)	3.32	2.23	(109 bps)	2.50
Net NPA (%)	0.76	0.60	0.51	(25 bps)	(9 bps)	0.76	0.51	(25 bps)	0.64
Provision Coverage Ratio (%)	90.39	90.53	91.76	137 bps	123 bps	90.39	91.76	137 bps	90.33
Return Ratios									
Yield on Advances (%) - Annualized	9.20	8.56	8.55	(65 bps)	(1 bp)	9.27	8.55	(72 bps)	8.98
Cost of Funds (%) - Annualized	4.94	4.87	4.95	1 bp	8 bps	4.93	4.91	(2 bps)	4.80
Cost of Deposits (%) - Annualized	4.86	4.74	4.85	(1 bp)	11 bps	4.85	4.79	(6 bps)	4.70

All figures, other than percentage, in ₹ crore

Capital Adequacy Ratios

Particulars	Sep 30, 2025	Jun 30, 2026	Sep 30, 2026	Mar 31, 2026
Risk Weighted Assets				
Credit Risk	93,250	1,02,334	1,05,344	1,00,536
Market Risk	577	194	150	144
Operational Risk	11,360	12,157	12,157	11,359
Total Risk Weighted Assets	1,05,187	1,14,685	1,17,651	1,12,039
Tier 1 Capital Funds	13,736	16,949	17,335	16,174
Tier 2 Capital Funds	2,324	2,167	2,156	2,373
Total Capital Funds	16,059	19,116	19,491	18,547
Tier 1 Capital Ratio	13.06%	14.78%	14.73%	14.44%
CET 1 Ratio	12.11%	13.91%	13.88%	13.54%
Tier 2 Capital Ratio	2.21%	1.89%	1.83%	2.12%
CRAR	15.27%	16.67%	16.57%	16.55%

Capital Adequacy Ratio (%)



All figures, other than percentage, in ₹ crore

Asset Quality | Categories of Advances

Category	Sep 30, 2025		Sep 30, 2026	
	Amount	% of Gross Advances	Amount	% of Gross Advances
Standard	1,04,357	96.68%	1,30,568	97.77%
Sub-Standard	529	0.49%	363	0.27%
Doubtful	2,402	2.22%	1,948	1.46%
Loss	654	0.61%	672	0.50%
Gross Advances	1,07,943		1,33,551	
Special Mention Accounts	Amount	% of Standard Advances	Amount	% of Standard Advances
SMA-0	7,731	7.41%	7,545	5.78%
SMA-1	3,555	3.41%	3,052	2.34%
SMA-2	3,777	3.62%	3,477	2.66%
Total SMA	15,063	14.43%	14,073	10.78%

All figures, other than percentage, in ₹ crore

Asset Quality | Movement of Gross NPAs

Particulars	Q2 FY 2026	Q1 FY 2027	Q2 FY 2027	% Change YoY	% Change QoQ	H1 FY 2026	H1 FY 2027	% Change YoY	FY 2026
Balance at the start of the period	3,638.19	3,124.84	3,088.94	(15.1%)	(1.1%)	3,604.84	3,124.84	(13.3%)	3,604.84
Additions during the period	237.44	129.96	104.03	(56.2%)	(20.0%)	511.14	233.99	(54.2%)	877.81
Upgradations during the period	198.01	52.39	54.68	(72.4%)	4.4%	286.62	107.06	(62.6%)	450.81
Write off (includes technical Write Off)	4.84	51.14	92.19	1804.8%	80.3%	11.59	143.33	1136.7%	437.60
Compromise/Settlements	20.97	1.56	3.47	(83.5%)	122.9%	59.73	5.03	(91.6%)	64.39
Other Recoveries	66.54	60.78	59.23	(11.0%)	(2.5%)	172.79	120.01	(30.5%)	405.02
Gross NPA Balance at the Close of the Period	3,585.26	3,088.94	2,983.40	(16.8%)	(3.4%)	3,585.26	2,983.40	(16.8%)	3,124.84
Less: NPA Provisioning	2,789.32	2,319.63	2,317.25	(16.9%)	(0.1%)	2,789.32	2,317.25	(16.9%)	2,339.71
Net NPA Balance at the Close of the Period	795.94	769.31	666.16	(16.3%)	(13.4%)	795.94	666.16	(16.3%)	785.13

All figures, other than percentage, in ₹ crore

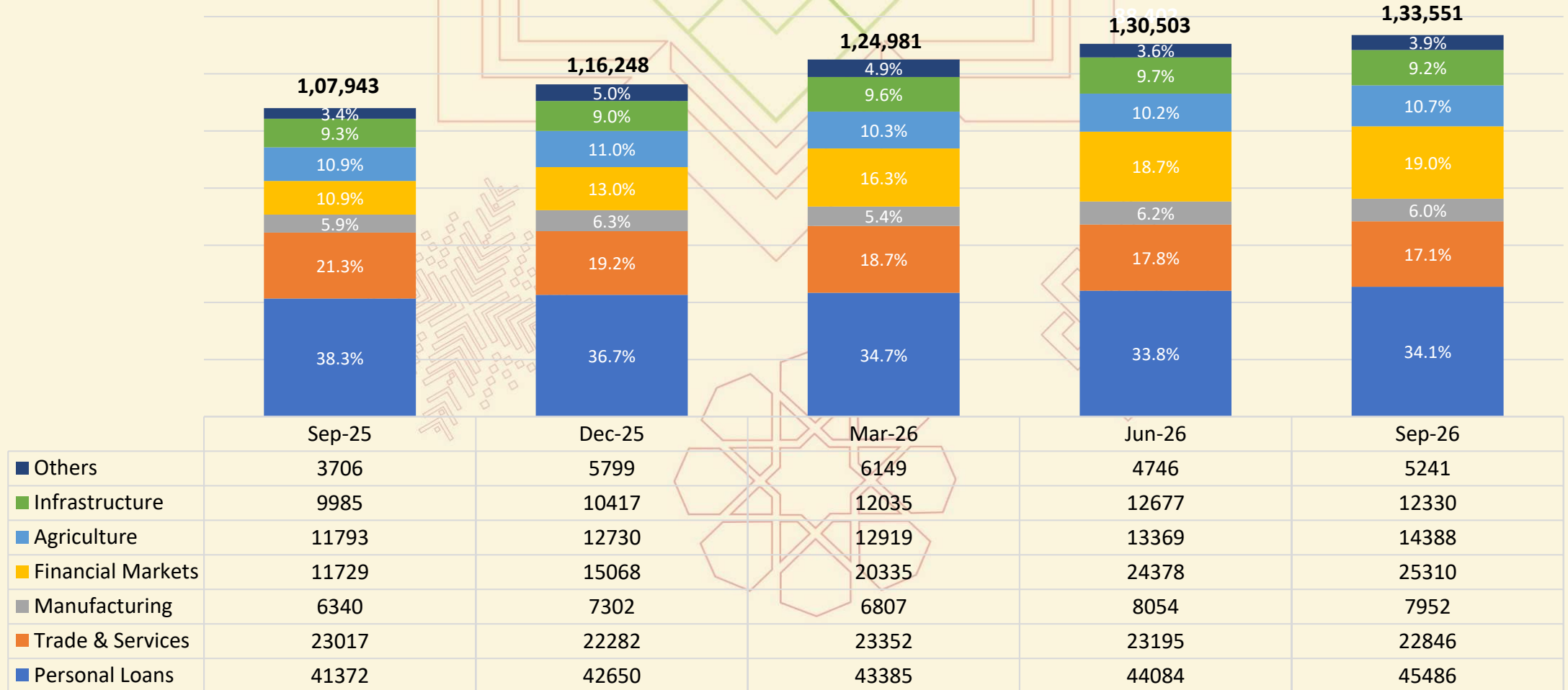
Sector-Wise Credit Deployment and NPA (As of Sep 30, 2026)

Sector	Gross Advances	Exposure (%)	Gross NPA	GNPA (%)
Personal Loans	45,485.90	34.06%	341.52	0.75%
Housing Loan	15,471.07	11.58%	147.29	0.95%
Auto Loan	6,729.62	5.04%	35.65	0.53%
Others	23,285.21	17.44%	158.58	0.68%
Financial Markets	25,309.58	18.95%	477.94	1.89%
Agriculture	14,387.60	10.77%	254.65	1.77%
Infrastructure	12,330.33	9.23%	32.00	0.26%
Trade	12,273.61	9.19%	526.85	4.29%
Services	10,571.95	7.92%	729.88	6.90%
Manufacturing	7,951.60	5.95%	443.54	5.58%
Against Cash Collaterals	2,846.79	2.13%	0.78	0.03%
Others *	1,701.29	1.27%	13.56	0.80%
Real Estate	692.73	0.52%	162.68	23.48%
Grand Total	1,33,551.37	100.00%	2983.40	2.23%

* Others include Food Credit, Micro Credit, Mining & Quarrying

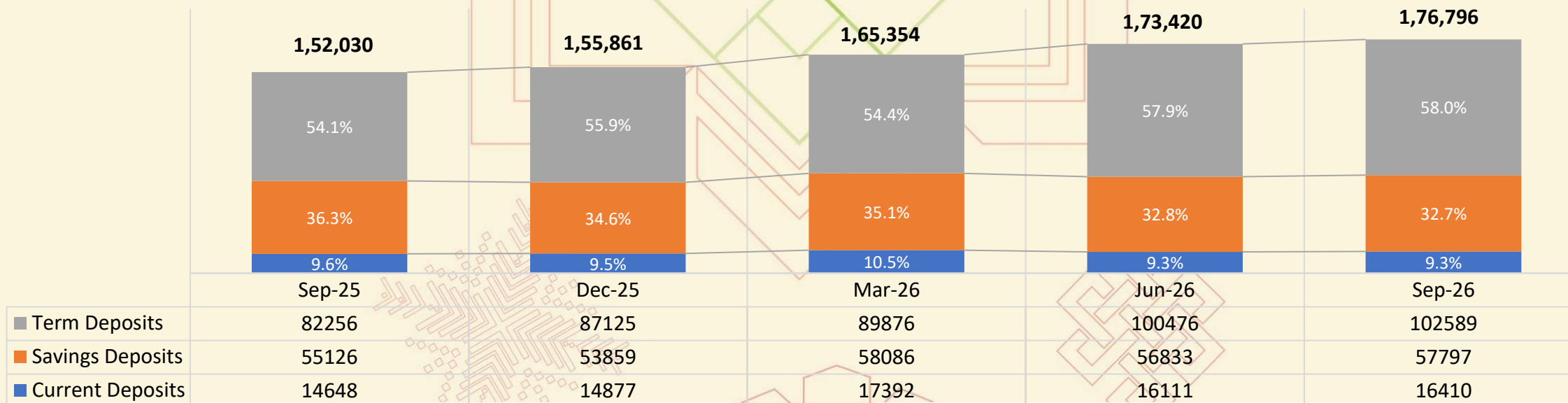
All figures, other than percentage, in ₹ crore

Gross Advances Mix Trend

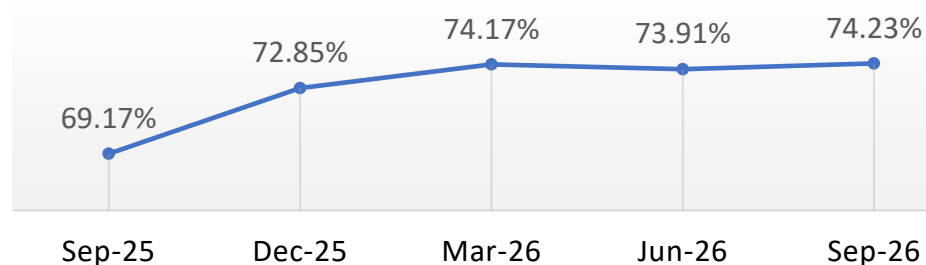


Consistently growing Deposit Base

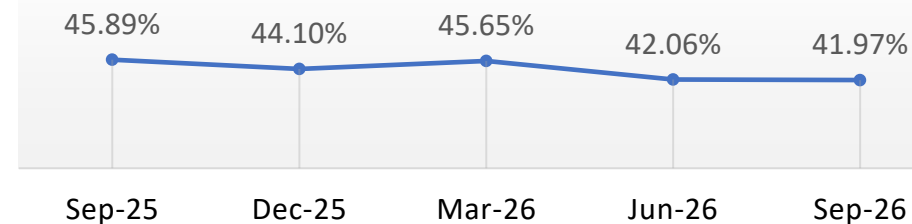
TRUST
Trusted by Generations
TRADITION
Rooted in Tradition
TRANSFORMATION
Transforming for Tomorrow



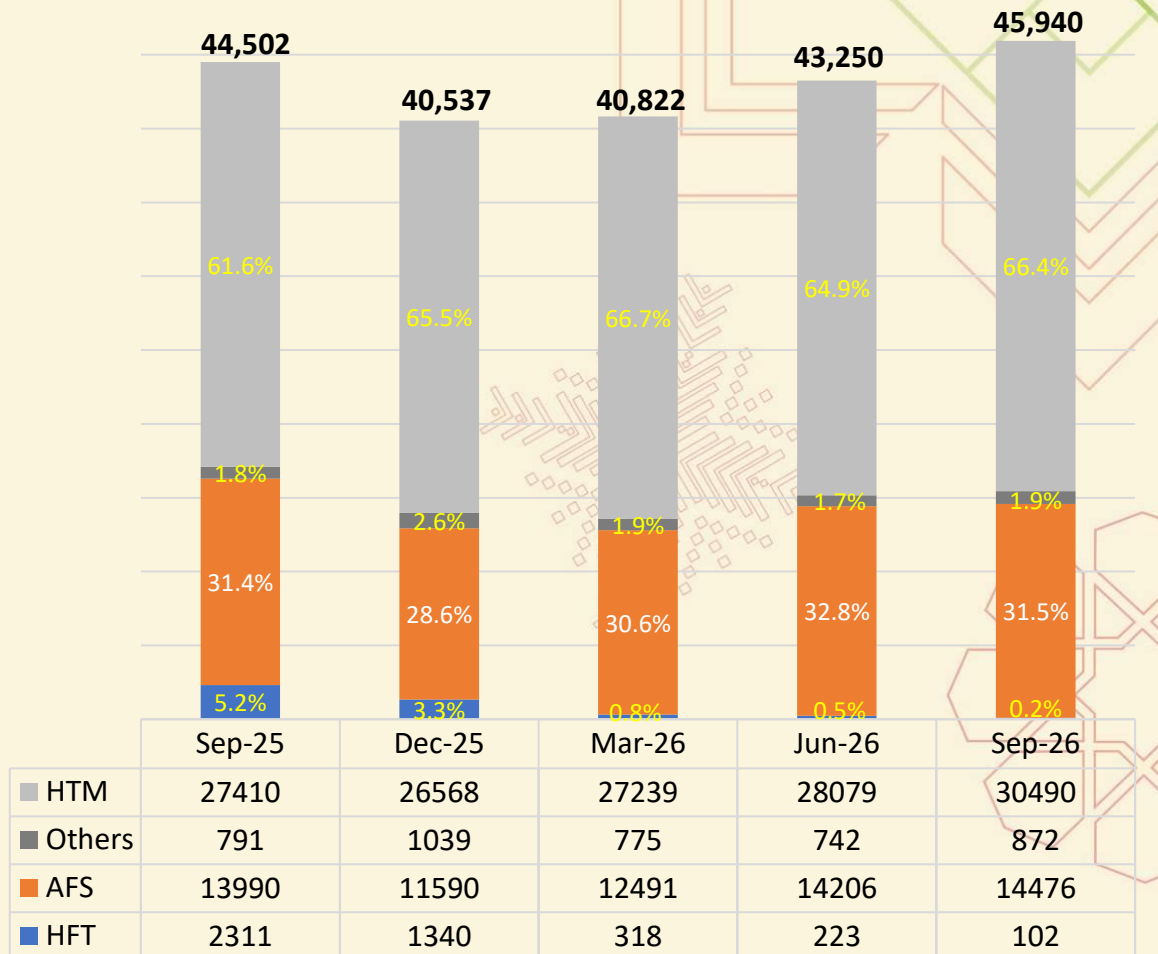
CD Ratio



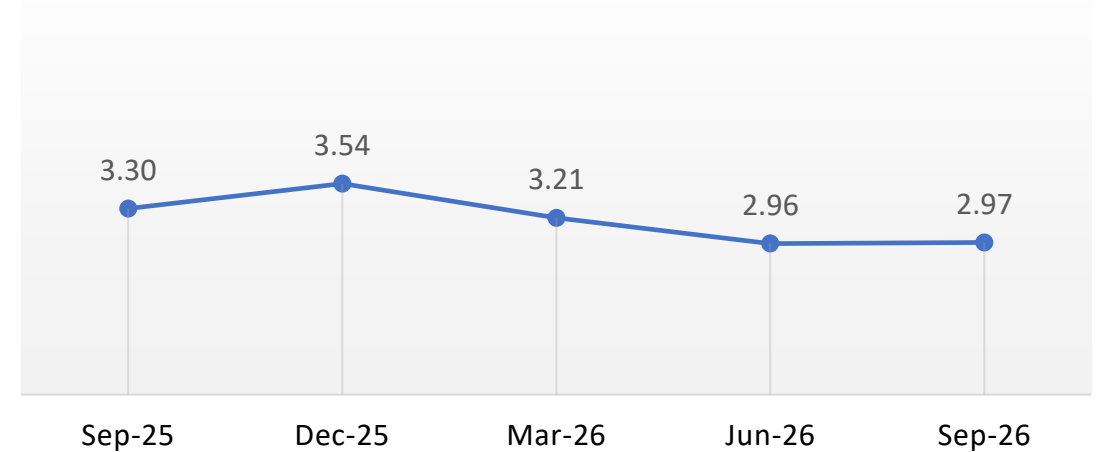
CASA Ratio



Investments Profile



Duration of Investments (In Years)



Rating	No. of Borrowers	BOS	Rating Percentage %
AAA	38	35,875.44	74.7%
AA	19	5,958.22	12.4%
A	13	1,484.91	3.1%
BBB	31	2,118.79	4.4%
BB & Below	175	2,338.28	4.9%
Unrated Borrowers (to be rated)	4	266.77	0.6%
Total Eligible for Rating	280	48,042.41	100.0%

All figures, other than percentage, in ₹ crore

SECTOR	STANDARD		NPA		TOTAL	
	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
Services	671.21	32.31	45.59	39.83	716.80	72.14
Trade	487.57	25.01	59.34	52.90	546.91	77.90
Manufacturing	319.86	16.71	167.73	146.81	487.58	163.51
Real Estate	28.03	1.36	156.47	156.47	184.51	157.83
Agriculture	39.00	3.04	55.27	53.87	94.27	56.91
Personal Loans	78.54	5.58	11.41	9.48	89.94	15.05
Infrastructure	48.22	27.04	6.82	6.47	55.05	33.51
Others @	2.19	0.11	1.91	1.91	4.10	2.02
Grand Total	1,674.61	111.15	504.53	467.73	2,179.15	578.88

@Others include Micro Enterprises, Mining & Quarrying.

RECENT AWARDS & ACCOLADES



Honoured with Second Best Performing Bank at National Level, under Private Sector Banks (large category) for the Year 2024 – 25 by State Forum of Bankers Clubs Kerala (SFBCK)



Bank won the prestigious 'Best MSME Bank - Winner' award at the MSME Banking Excellence Awards 2025



Honoured with the 'Best Corporate Social Responsibility Overall Practices' award at the 13th National CSR Leadership Congress & Awards



Honoured with prestigious SKOCH 'Silver Award' at 103rd SKOCH Summit under 'Financial Performance' category for "Improving Financial Performance / Profitability of the Bank"



Awarded by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for securing the highest number of guarantees under the CGTMSE scheme during FY 2024-25 in the category covering the Northeastern Region, Jammu and Kashmir, and Ladakh



Bagged four major awards at the prestigious IBA CISO Summit & Citations – 2025 that included:

- Cyber Security Transformation of the Year Award,
- Cyber Security Compliance Champion Award,
- Cyber Security Team of the Year Award
- Special Prize for Cyber Security Incident Response Mastery.



Bank's Chief Information Security Officer (CISO) won prestigious 'CISO of the Year' Award at Enterprise Security Connect (ESCON) 2025 – South Asia's premier cybersecurity summit.



Honoured with the prestigious 'Excellence in Continuous Professional Development' Award by the Indian Institute of Banking & Finance (IIBF)



Awarded Gold at the Finacle Innovation Awards 2026 in the category 'Modern Technologies-led Innovation – Data Insights & Analytics Platform.'

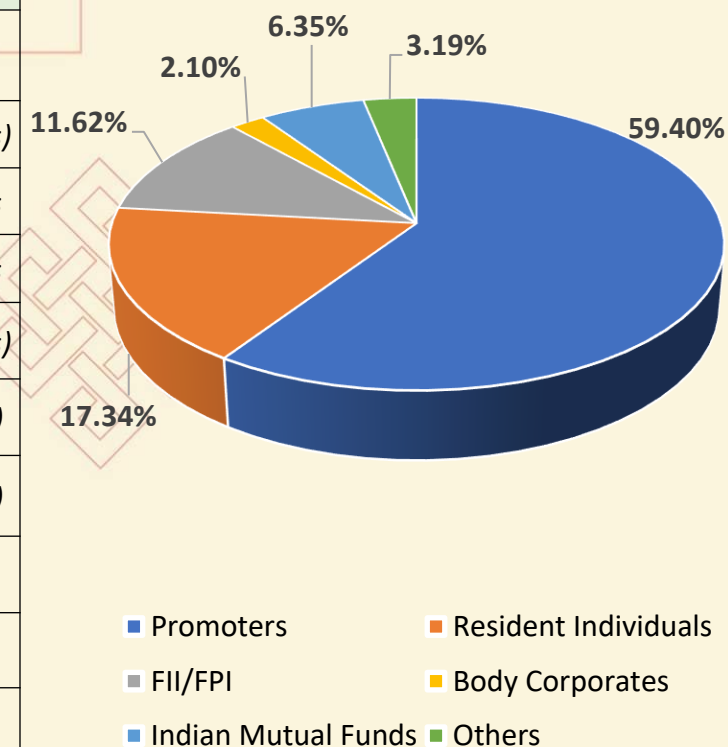


Presented Best Bank Award for 'Digital Transformation in Banking' at the Navabharat BFSI Summit & Awards – 2026

Shareholding Pattern

Particulars	No. of Shares held as on Sep 30, 2026	% to Capital	No. of Shares held as on Sep 30, 2025	% to Capital	YoY Change
Promoters – Governments of UTs of J&K and Ladakh	65,40,98,280	59.40%	65,40,98,280	59.40%	-
Resident Individuals	19,09,79,980	17.34%	24,53,20,135	22.28%	(494 bps)
FII/FPI	12,79,29,859	11.62%	8,64,42,540	7.85%	377 bps
Indian Mutual Funds	6,99,21,983	6.35%	3,87,90,255	3.52%	283 bps
Indian Financial Institutions	74,04,898	0.67%	2,27,56,448	2.07%	(140 bps)
Body Corporates	2,31,04,528	2.10%	2,81,22,178	2.55%	(45 bps)
Non-Resident Indians	1,94,13,481	1.76%	2,08,64,319	1.89%	(13 bps)
Others (AIF / IEPF / Trusts)	73,68,657	0.67%	47,81,553	0.43%	24 bps
Clearing Members	9,60,797	0.09%	6,755	0.00%	9 bps
Total	110,11,82,463	100%	110,11,82,463	100%	-

Shareholding Pattern as on September 30, 2026



Thank You