



Board Secretariat

Ref:-JKB/BS/F3652/2026/081
Date: 20th July, 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: - DISCLOSURE UNDER REGULATION 30 OF SEBI (LODR) REGULATIONS, 2015 - REMINDER LETTER FOR CLAIMING UNCLAIMED DIVIDEND(S) AND COMPLIANCE WITH SEBI/IEPF REQUIREMENTS

Dear Sir's,

Pursuant to Regulation 30 read with Schedule VI of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that the Bank has sent individual intimations to those shareholders whose dividend amount is currently lying in the unpaid dividend accounts.

This communication is aimed at facilitating shareholders in taking necessary steps to claim their unclaimed dividends at an earliest and to ensure their KYC including bank details are updated with the Bank's Registrar to an Issue and Share Transfer Agent M/S Bigshare Services Private Limited/Depository Participants, to avoid any future issues related to dividend payments or eventual transfer of such amounts to the Investor Education and Protection Fund (IEPF), if unclaimed for seven consecutive years. A copy of the said letter is also enclosed for your records.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

«S_No»

Ref No. JKB/BS/DIVIDEND/2026/0070
Date: July 20, 2026

Folio/DP ID CI ID: «FolioClient_ID»

«Name»

«ADD1»

«ADD2»

«ADD3»

«CITY»-«PINCODE»

Mobile: «PHONE»

SUBJECT: REMINDER FOR CLAIMING UNCLAIMED DIVIDEND(S) AND COMPLIANCE WITH SEBI/IEPF REQUIREMENTS

Dear Shareholder,

In line with the principles laid down under Schedule VI of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Bank remains committed to ensuring transparency, protecting shareholders' rights, and disseminating information in a timely and effective manner.

Accordingly, this communication is being sent to facilitate your action in claiming the unclaimed dividend(s), if any, before their transfer to the Investor Education and Protection Fund (IEPF).

As per the provisions of Section 124(6) of the Companies Act, 2013, read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, and subsequent amendments thereto, all unclaimed dividends along with the corresponding shares are required to be transferred to the IEPF after a period of seven consecutive years from the date of their transfer to the unpaid dividend account.

As per our records, you have not encashed the dividend(s) declared by the Bank for the following financial year(s):

Folio No./ DP ID-Client ID:	Dividend Amount	Financial Year	No. of shares
«FolioClient_ID»	«Dividend_FY_202223»	2022-23	«Shares_FY_202223»
	«Dividend_FY_202324»	2023-24	«Shares_FY_202324»
	«Dividend_FY_202425»	2024-25	«Shares_FY_202425»

Your attention is also drawn to SEBI Master Circular No. HO/38/13/(4)2026-MIRSD-POD/I/4298/2026 dated February 06, 2026, wherein it has been mandated that shareholders whose folio(s) are not updated with any of the KYC details – such as PAN, contact details (postal address with PIN and mobile number), bank account details or specimen signature – shall be eligible to receive dividend payments only through electronic mode.

We request you to kindly ensure your KYC details are updated with the Bank/Registrar to an Issue and Share Transfer Agent/Depository Participant and claim your unclaimed dividend(s) at the earliest to avoid its transfer to IEPF.

For the purpose of updation of your KYC details along with bank details (including 9 digit MICR Code, 11 digit IFSC Code and bank account number) against your Folio/DP ID-Client ID, you are requested to send the below mentioned documents along with self-attested copies of PAN and Aadhaar to concerned Depository Participant/our RTA, M/s Bigshare Services Private Limited on below mentioned address:

M/s Bigshare Services Private Limited
Address: S6-2, 6th Floor, Pinnacle Business Park,
Mahakali Cave Road, Next To Ahura Centre,
Shanti Nagar, Andheri East,
Mumbai, Maharashtra-400093
Telephone: 022-62638200
email: investor@bigshareonline.com

Shareholders can download the below mentioned forms from the website of the Bank and RTA:

1. **Form ISR-1** - duly filled in along with self-attested supporting documents for updation of KYC details;
2. **Form ISR-2** - duly filled in for banker attestation of signature along with original cancelled cheque with your names(s) printed thereon or bank attested copy of bank passbook/statement;
3. **Form SH-13** - for updation of nomination for the aforesaid folio or **Form ISR-3** for "Opt-out of the Nomination" (along with self-attested copies of Aadhaar of nominee & witness).

Jammu and Kashmir Bank Limited:

<https://jkb.bank.in/Investor/shareholder-information>

Bigshare Services Private Limited:

https://www.bigshareonline.com/resources-sebi_circular.aspx#parentHorizontalTab2

For any assistance, you may contact our Registrar to an Issue and Share Transfer Agent or the Bank at the details provided above.

We appreciate your cooperation in the matter.

For Jammu and Kashmir Bank Limited

Sd/-
Mohammad Shafi Mir
Company Secretary