

THE JAMMU & KASHMIR BANK LIMITED

Registered Office: Corporate Head Quarters, M. A. Road, Srinagar, Kashmir - 190001

CIN: L65110JK1938SGC000048

Tel: 0194 - 2481930 - 35 Fax: 0194 - 2481928

Email ID - shareddeptt_gc@jkbmail.com, Website: www.jkbank.net

**NOTICE OF 76TH ANNUAL GENERAL MEETING, E-VOTING INFORMATION
AND BOOK CLOSURE**

Notice is hereby given that the Seventy Sixth Annual General Meeting of THE JAMMU AND KASHMIR BANK LIMITED will be held on Saturday the 2nd of August, 2014 at 11.00 a. m., at Sher-i-Kashmir International Conference Centre (SKICC), Srinagar, J&K -190001.

Electronic copies of the Notice of the 76th AGM and Annual Report for the financial year 2013 - 2014 have been sent to all the shareholders whose email IDs are registered with the Bank's Registrar & Share Transfer Agents, Karvy Computershare Private Limited (Karvy) / Depository Participants. Physical copies of the Notice of the 76th AGM and Annual Report for 2013 - 2014 have been sent to all other Shareholders at their registered address in the permitted mode. The Notice of 76th AGM and Annual Report for 2013 - 2014 are also available on the Bank's website "www.jkbank.net"

E-Voting: The members are hereby informed that pursuant to Clause 35B of the Listing Agreement and Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 the Bank is providing to its Members facility to cast their vote by electronic means to transact the following business:

1. To consider and adopt the Financial Statements as on 31st March, 2014 together with the Reports of the Board of Directors and Auditors and comments of the Comptroller and Auditor General of India thereon.
2. To declare Dividend on equity shares for the financial year 2013-2014.
3. To re-appoint Mr. R. K. Gupta (DIN No. 02802973) as rotational Director.
4. To fix the remuneration of Statutory Auditors in terms of provisions of Section 142 of the Companies Act, 2013, for the financial year 2014-2015, including remuneration for the Limited Review of Unaudited Quarterly Financial Results for the periods ending 30th June, 2014; 30th September, 2014 and 31st December, 2014.
5. To appoint Mr. Vikrant Kuthiala (DIN 02802750) as an Independent Director for a period of upto 25th September, 2017.
6. To approve sub division of One Equity Share of Rs.10/- each into 10 (ten) Equity Shares of Re.1/- each.
7. To approve amendment of Clause V of the Memorandum of Association
8. To approve amendment of Regulation 5 of the Articles of Association
9. To appoint Mr. Dalip Kumar Kaul (DIN 03559330) as an Independent Director for a period of 3 years i.e. upto 1st August, 2017
10. To appoint Mr. Khaver Alam Jeelani (DIN 06919567) as an Independent Director for a period of 3 years i.e. upto 1st August, 2017.

The details pursuant to the provisions of the Companies Act, 2013 and the Rules are given here under:

1. Comments of the Comptroller and Auditor General of India on the Audited Financial Statements for the year ended 31st March, 2014, which were not received by the time of despatch of notice of 76th Annual General Meeting have been received and are available on the Bank's website www.jkbank.net. The same are required to be considered and adopted along with the Financial Statements set out at point No. 1 of the Notice of 76th Annual General Meeting.
2. Pursuant to Clause 49 of the Listing agreement, brief profile along-with other disclosures of the Mr. Dalip Kumar Kaul and Mr. Khaver Alam Jeelani proposed to be appointed as Independent Directors as item no. 9 and 10, at the aforesaid Annual General Meeting are hosted on the website of the Bank (www.jkbank.net) and Karvy's website <http://evoting.karvy.com>
3. User Ids & Passwords for exercising e-voting facility have been sent to the shareholders holding share in dematerialized form through their email address registered with their Depository Participant or available with Bank's Registrar and Share Transfer Agents and to all other shareholders by Registered Post at their usual address registered with the Bank.
4. Date of completion of dispatch of Notices: 8th July, 2014.
5. Date and time of commencement of e-Voting: Tuesday, 29th July, 2014 at 9: 00 a.m.(IST)
6. Date and time of end of e-Voting: Tuesday, 29th July, 2014 at 6.00 p. m. (IST)
7. e-Voting shall not be allowed beyond 6.00 p. m. (IST) on 29th July, 2014
8. The notice of the 76th AGM is available on the Bank's website www.jkbank.net and on Karvy's website <http://evoting.karvy.com>
9. For electronic voting instructions, Shareholders may go through the instructions in the Notice of 76th AGM and in case of any queries / grievances connected with the electronic voting, Shareholders may refer the Frequently Asked Questions (FAQs) and e-voting user manual for shareholders available at the download section of <http://evoting.karvy.com> or contact Mr. S. Krishnan, Senior Manager, Karvy Computershare Private Limited, Unit: JK Bank, Plot No. 17 - 24, Vittal Rao Nagar, Madhapur, Hyderabad - 500081, Ph: 040 - 23420818, email: evoting@karvy.com, Toll Free No.: 1-800-3454-001.

Notice pursuant to Section 91 of the Companies Act, 2013 and Rule 10 of the Companies (Management and Administration) Rules, 2014 read with Clause 16 of the Listing Agreement is also hereby given that the Registers of Members and Share Transfer books of the Company will remain closed from 28th July, 2014 to 2nd August, 2014 (both days inclusive) to determine entitlement of the shareholders for Final Dividend on the equity shares for the financial year ended March 31, 2014, if declared at the AGM.

By order of the Board

Place: Srinagar
Date: 19-07-2014

(Abdul Majid Bhat)
Company Secretary