



Board Secretariat

Ref:-JKB/BS/F3652/2019/301
Dated: 9th August, 2019

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

The BSE Ltd.
Phiroze Jeejeebhoy Towers
Dalal street
Mumbai - 400 001
Scrip Code:532209

Sub:- Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Clarification on news item

Dear Sirs,

This is with reference to the clarification sought regarding the news item appearing in The Times of India dated August 06, 2019 captioned "RBI slaps 8.50-cr fine on 11 banks." It is clarified that the same is on account of deficiency in late declaring of fraud in one account. A mechanism has been put in place for the purpose of timely declaring and reporting of such accounts to the RBI within the stipulated time period as mandated by the regulatory authority.

All the material information known to the Bank, that has a bearing on the operation/performance of the Bank which include all price sensitive information under Regulation 30 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 have been disclosed by the Bank within the stipulated time frame.

Further, we don't foresee any financial impact of this article on the Bank.

Thanking you

Yours faithfully
For the Jammu and Kashmir Bank Ltd.


Mrs. Rajni Saraf
(Chief Financial Officer)