



Board Secretariat

Ref:-JKB/BS/F3652/2019/219
Date: 8th April, 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: - COMPLIANCE CERTIFICATE UNDER REGULATION 7(3) OF SEBI (LODR) REGULATIONS, 2015 FOR THE HALF YEAR ENDED 31ST MARCH, 2019.

Dear Sirs,

Pursuant to Regulation 7(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, we are enclosing herewith copy of the compliance certificate certified by Compliance Officer of the Bank and authorised representative of Share Transfer Agent for the half year ended 31st March, 2019.

Thanking you

Yours faithfully
For The Jammu & Kashmir Bank Ltd.

A handwritten signature in blue ink, appearing to read 'Shafi Mir', is written over a horizontal line.

(Mohammad Shafi Mir)
Company Secretary

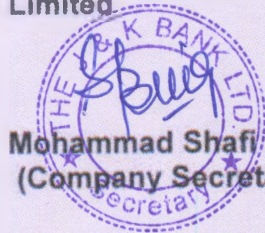
COMPLIANCE CERTIFICATE FOR HALF YEAR ENDED MARCH 31, 2019

(Pursuant to Regulation 7(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015)

In compliance with Regulation 7(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 The Jammu & Kashmir Bank Limited had appointed Karvy Fintech Private Limited as its Registrar & Share Transfer Agent for providing registry, share transfer and other services.

We, The Jammu & Kashmir Bank Limited and Karvy Fintech Private Limited hereby certify that, for half-year ended MARCH 31, 2019 i.e. from OCTOBER 01, 2018 to MARCH 31, 2019, all activities in relation to both physical and electronic share transfer facility are maintained by Karvy Fintech Private Limited, Registrar & Share Transfer Agent (Registered with SEBI vide SEBI Registration Number INR000000221) of The Jammu & Kashmir Bank Limited in compliance with Regulation 7(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

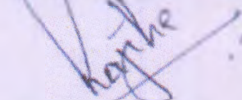
For The Jammu & Kashmir Bank Limited



Mohammad Shafi Mir
(Company Secretary)

Date : APRIL 03, 2019
Place : Srinagar

For Karvy Fintech Private Limited
(SEBI Registration No. INR000000221)



Rajitha Cholleti
(Asst. General Manager)



Date : APRIL 03, 2019
Place : Hyderabad