



Board Secretariat

Ref:-JKB/BS/F3652/2024/159
Date: 22nd August, 2024

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: - ISSUER RATING UPGRADE

Dear Sirs,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that India Ratings has reviewed and upgraded Long Term Issuer Rating and Rating for Basel III Compliant Tier II Bonds of the Bank, the details of which are as under:

Instrument	Ratings	
	Previous	Present
Long-Term Issuer Rating	IND A+/Positive	IND AA-/Stable
Basel III Compliant Tier II Bonds	IND A+/Positive	IND AA-/Stable

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary