



Board Secretariat

Ref:- JKB/BS/F3652/2024/056
Date: 07th May, 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:- CLARIFICATION REGARDING STATEMENT OF IMPACT OF AUDIT QUALIFICATIONS
/DECLARATION OF UNMODIFIED OPINION**

Dear Sir's,

In continuation to our letter no. JKB/BS/F3652/2024/043 dated May 04, 2024 regarding Audited Financial results of the Bank and mail dated May 06, 2024 from the National Stock Exchange of India Limited and The BSE Limited regarding submission of Declaration of unmodified opinion. In this regard, the declaration of unmodified opinion is enclosed as Annexure I.

This is for your information and appropriate dissemination.

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Chief Financial Officer

Ref:-JKB/CFO/2024/038
Date: 07th May, 2024

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Annexure I

SUB: - DECLARATION OF UNMODIFIED OPINION

Dear Sirs,

Pursuant to Regulation 33, 52 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, it is declared that the Auditor's Report on the Audited Financial Statements of the Bank (Standalone and Consolidated) for the Quarter and Financial Year ended 31st March, 2024, as approved by Bank's Board of Directors in their meeting held on 04th May, 2024 are with Unmodified Opinion.

Yours faithfully
For Jammu and Kashmir Bank Limited

A handwritten signature in blue ink, appearing to read 'Fayaz'.

(Fayaz Ahmad Ganai)
Chief Financial Officer