



Board Secretariat

Ref:-JKB/BS/F3652/2023/385
Date: 19th June, 2023

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: - REVISION IN CREDIT RATING

Dear Sirs,

Pursuant to Regulation 30 and 51 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 (the 'Listing Regulation'), please be informed that CRISIL Ratings Limited after due consideration, has reaffirmed its CRISIL A1+ rating (pronounced as CRISIL A one plus rating) on the Certificate of Deposits and Short Term Fixed Deposits and CRISIL AA-/Stable rating (pronounced as CRISIL double A minus rating with Stable outlook) on Fixed Deposits, the details of which are given below:

S. No.	Particulars	Previous Rating	Present rating
	Credit rating and change in credit rating (if any):		
1.	Certificate of Deposits	CRISIL A1+	CRISIL A1+
2.	Short Term Fixed Deposits	CRISIL A1+	CRISIL A1+
3.	Fixed Deposit	CRISIL AA-/Stable	CRISIL AA-/Stable

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Ltd.

(Mohammad Shafi Mir)
Company Secretary