COMPLIANCE CERTIFICATE FOR HALF YEAR ENDED SEPTEMBER 30, 2017

(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 Computershare Private Limited as its Registrar & Share Transfer Agent for providing registry, share transfer and other services.

We, The Jammu & Kashmir Bank Limited and Karvy Computershare Private Limited hereby certify that, for half-year ended September 30, 2017i.e. from April 01, 2017 to September 30, 2017, all activities in relation to both physical and electronic share transfer facility are maintained by Karvy Computershare 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 For

For Karvy Computershare

Private

Limited

Limited

(SEB) Registration No. INR000000221)

Monamenad Shaff Mir (Company Secretary

Date Schoper 3, 2017

Place: Srinagar

Rajitha Cholleti

(Asst. General Manager)

Date : October 3, 2017 Place : Hyderabad