

**CERTIFICATE UNDER REGULATION 40(9) OF THE SEBI (LISTING OBLIGATIONS  
AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

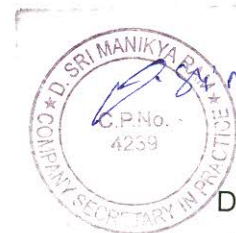
FOR THE HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2017.

I have examined all share transfer deeds, Memorandum of Transfers (MOT's), Registers, files and other documents relating to THE JAMMU & KASHMIR BANK LIMITED, maintained by the Registrars KARVY COMPUTERSHARE PRIVATE LIMITED at Hyderabad, pertaining to transfer of Equity Shares of the Company for the period from 1<sup>st</sup> April, 2017 to 30<sup>th</sup> September, 2017 for the purpose of issuing a Certificate as per Regulation 40 (9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and based on the information provided by the Bank, I hereby certify that the Bank during half year ended on 30<sup>th</sup> September, 2017.

- (a) Delivered all the Share Certificates relating to requests received for transfer of shares during the period from 01<sup>st</sup> April, 2017 to 30<sup>th</sup> September, 2017 and as entered in the Memorandum of Transfers (MOT's) have been issued within fifteen days of the date of lodgment for transfer from respective date of lodgment of each deed excepting those rejected on technical grounds. No requests were received for sub division, consolidation, renewal, exchange or endorsement of calls / allotment monies.
- (b) Issued Share Certificates within prescribed time in respect of requests received for issue of duplicates.

Place: Hyderabad  
Date: 12.10.2017

For DSMR & Associates  
Company Secretaries



D S M Ram  
Proprietor  
C. P. No. 4239