

COMPLIANCE CERTIFICATE FOR HALF YEAR ENDED MARCH 31, 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.

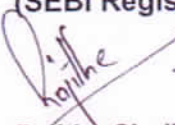
We, The Jammu & Kashmir Bank Limited and Karvy Computershare Private Limited hereby certify that, for half-year ended March 31, 2017 i.e. from October 01, 2016 to March 31, 2017, all activities in relation to both physical and electronic share transfer facility are maintained by Karvy Computershare Private 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
Limited


Mohammad Shafi Mir
(Company Secretary)

Date : 19th April, 2017
Place : Srinagar

For Karvy Computershare Private
Limited
(SEBI Registration No. INR000000221)


Rajitha Cholleti
(Senior Manager)

Date : 8th April, 2017
Place : Hyderabad