

Ref:-JKB/BS/F3652/2018/106
Dated: 15th October, 2018

Board Secretariat



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: - Compliance Certificate under Regulation 40 of SEBI (LO&DR) Regulations, 2015 for the half year ended 30th September, 2018.

Dear Sirs,

Pursuant to Regulation 40 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith copy of the compliance certificate duly certified by Company Secretary in practice for the half year ended 30th September, 2018.

Thanking you

Yours faithfully
For The Jammu and Kashmir Bank Ltd.

(Mohammad Shafi Mir)
Company Secretary

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

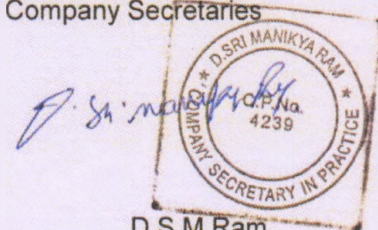
FOR THE HALF YEAR ENDED 30th SEPTEMBER 2018

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 1st April 2018 to 30th September 2018 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 30th September 2018.

- a. That all valid requests for transfer, transmission, consolidation, subdivision, issue of duplicate shares have been given effect to and all the relevant equity share certificates have been dispatched within the stipulated time.
- b. That all valid requests for transfer, transmission, consolidation, subdivision, issue of duplicate shares, which were not in order but could be rectified, the necessary objection/intimation letter was sent within the stipulated time and in case of rectification of defect/desired action, the request was given effect to and all relevant certificates were dispatched within the stipulated time from the date of rectification of such defect/desired action by the applicant.
- c. That all valid request for transfer, transmission, consolidation, subdivision, duplicate issue of shares, which were not in order and could not be rectified were rejected and returned within the stipulated time.

Place: Hyderabad
Date: 12.10.2018

For DSMR & Associates
Company Secretaries



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