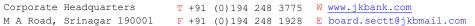
Corporate Headquarters M A Road, Srinagar 190001 Kashmir, India CIN: L65110JK1938SGC000048





Board Secretariat

Ref:-JKB/BS/F3652/2019/355 Date: 05th November, 2019

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:- SUBMISSION OF REVIEWED FINANCIAL RESULTS FOR QUARTER AND SIX MONTHS ENDED 30TH SEPTEMBER, 2019

Dear Sirs,

This is to intimate that our Bank has approached Reserve Bank of India (RBI) through State Level Banker's Committee (SLBC) for a special dispensation addressing the issue of temporary asset impairment due to prevailing situation in J&K since August 05, 2019. The proposal is under consideration at RBI and we are constrained to defer finalization of September, 2019 (Quarterly/Half yearly) results till receipt of approval or otherwise from the RBI.

The Bank has accordingly applied to Stock Exchanges/SEBI for grant of extension in the stipulated timeline of 45 days alongwith the waiver of penalty for delay in the submission of reviewed financial results till December 15, 2019.

Thanking you

Yours faithfully For Jammu & Kashmir Bank Ltd.

(Mohammad Shafi Mir) Company Secretary