

**Jammu and Kashmir Bank Limited**

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

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**Board Secretariat**

Ref:-JKB/BS/F3652/2023/472  
Date: 20<sup>th</sup> September, 2023

**National Stock Exchange of India Limited**  
Exchange Plaza 5<sup>th</sup> Floor  
Plot No. C/1 G-Block  
Bandra Kurla Complex  
Bandra (E) Mumbai - 400 051  
Symbol: J&KBANK

**The BSE Limited**  
Phiroze Jeejeebhoy Towers  
Dalal street  
Mumbai - 400 001  
Scrip Code:532209

**SUB: - REVISION IN CREDIT RATING**

Dear Sirs,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that Care Edge Ratings has reviewed the credit ratings assigned to the Bank's Tier II bonds programme and revised the rating of CARE A+ with outlook as Positive, the details of which are as under:

Instrument	ISIN	Date of issue	Coupon Rate (%)	Maturity Date	Rating/Outlook	Size of issue (Rs. in crores)
Tier II Bonds	INE168A08079	30-03-2022	9.50	30-03-2032	CARE A+/Positive	360.00
Tier II Bonds	PROPOSED				CARE A+/Positive	640.00
Tier II Bonds	INE168A08087	15-09-2022	9.50	15-09-2025	CARE A+/Positive	1021.00
Tier II Bonds	PROPOSED				CARE A+/Positive	479.00

This is for your information and appropriate dissemination.

Thanking you

**Yours faithfully**  
**For Jammu and Kashmir Bank Limited**

**(Mohammad Shafi Mir)**  
**Company Secretary**