Jammu and Kashmir Bank Limited

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

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J&K Bank

Board Secretariat

Ref:-JKB/BS/F3652/2025/030
Date: 05th May, 2025

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 Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001
Scrip Code:532209

Sub:- Disclosure under SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 dated October 19, 2023, issued w.r.t. Ease of doing business and development of corporate bond markets revision in the framework for fund raising by issuance of debt securities

Dear Sirs,

In compliance to the provisions of SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 dated October 19, 2023, please find below the required details:

1.	Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores)	Rs 2881.00 crores in shape of Tier-I & Tier-II Bonds (as of 31.03.2024)
2.	Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores)	Rs 2381.00 crores in shape of Tier-I & Tier-II Bonds (as of 31.03.2025)
3.	Highest credit rating of the company relating to the unsupported bank borrowings or plain vanilla bonds, which have no structuring/support built in	AA-/ Stable Stable issued by India Ratings/CARE AA-/Stable issued by Care Ratings
4.	Incremental borrowing done during the year (qualified borrowing) (Rs. In Crores)	NIL
5.	Borrowings by way of issuance of debt securities during the year (Rs. In Crores)	NIL

It is pertinent to mention that the Jammu and Kashmir Bank Limited ("the Bank") is a Scheduled Commercial Bank in terms of Second Schedule of the Reserve Bank of India Act, 1934.

This is for your information.

Yours faithfully

For Jammu and Kashmir Bank Limited

Mohammad Shafi Mir

Digitally signed by Mohammad Shafi Mir
DN: c=IN, o=Personal, postalCode=191131, l=Ganderbal, st=Jammu and Kashmir, street=ganjipora batwina, Batvena, Ganderbal Jammu and Kashmir India 191131, title=5504, 2.5.4.20=f967bd71f559747b387d419e56605e9e342b989bde651ebf36672be670c15047, serialNumber=66e7c458fadfd58d0b1e3af6cfa93526782626d2f4a82a11e8de9af7cbcce6cd, email=shafi.mir@jkbmail.com, cn=Mohammad Shafi Mir
Date: 2025.05.05 23:09:36 +05'30'

(Mohammad Shafi Mir)
Company Secretary