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Ref:-JKB/BS/F3652/2017-18/230 Dated: 19th February, 2018

Board Secretariat

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



BSE Scrip Code:532209 The BSE Ltd. Phiroze Jeejeebhoy Towers Dalal street Mumbai - 400 001

Clarification to Business Standard news item dated 16.02.2018 Sub: -

Dear Sir,

With reference to the news item appearing in Business Standard dated Friday the 16th of February, 2018 titled "Can't be Both" quoting Board Members of the Bank, we are to clarify that the information is factually incorrect and appears to be fabricated.

Thanking you

Yours faithfully For The Jammu & Kashmir Bank Ltd.

(Mohammad Shafi Mir) **Company Secretary**