



Board Secretariat

Ref:-JKB/BS/F3652/2020/372
Date: 4th January, 2020

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:- SPECIAL DISPENSATION REGARDING TEMPORARY IMPAIRMENT OF ASSETS
DUE TO DISTURBANCES FROM RBI**

Dear Sirs,

This is in continuation to our letter no. JKB/BS/F3652/2019/355 dated 5th November, 2019 regarding seeking a special dispensation addressing the issue of temporary asset impairment due to prevailing situation in J&K since August 05, 2019 from the RBI.

Pursuant to Regulation 30 of the SEBI (LO&DR) Regulation, 2015, we wish to intimate that the Reserve Bank of India has allowed the Banks to extend the rehabilitation benefits applicable to the borrowers affected by disturbance/events in the UT of J&K as per master directions on relief measures by the Banks in areas affected by natural calamities.

The Bank has accordingly initiated the process to implement rehabilitation package to its borrowers. The Bank shall be convening a meeting of its Board of Directors to take on record the Reviewed Financial Statements of the Bank for the quarter & half year ended 30th September, 2019 and submission of the same to the Stock Exchanges. The date of the meeting shall be conveyed separately.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Ltd.

A handwritten signature in blue ink, appearing to read 'Shafi Mir', is written over a horizontal line.

(Mohammad Shafi Mir)
Company Secretary