Jammu and Kashmir Bank Limited

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

T +91 (0)194 248 3775
F +91 (0)194 248 1928

W www.jkbank.com
E board.sectt@jkbmail.com

Board Secretariat

Ref:-JKB/BS/F3652/2025/039
Date: 20th May, 2025

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

SUB:- CLARIFICATION

Dear Sir,

In continuation to our letter no. JKB/BS/F3652/2025/024 dated May 05, 2025 regarding Audited Financial results of the Bank and mail dated May 19, 2025 from the National Stock Exchange of India Limited regarding clarification on the said financials. In this regard, we hereby submit as under:

Clarification	Response
Standalone Statement of Cash Flow not submitted	The cashflow statements were inadvertenly missed while submitting the Outcome of Board Meeting. However the same has been submitted to the Stock Exchanges on the same date as a fresh intimation (copy of the acknowledgement of revised intimation is enclosed).
Consolidated Statement of Cash Flow not submitted	
The company has not submitted declaration in case of unmodified opinion(s)	Declaration of Unmodified Opnion already provided in XBRL and a pdf copy of the same is enclosed herewith

This is for your information and appropriate dissemination.

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=f967bd71f559747b387d41e56605e9e3420b98bde651ebf3b672bbe670c15047, serialNumber=69e7c458fadfd58d0b1e3af6cfa935267826268d6a82a11e8de9af7cbcce6cd, email=shafi.mir@jkbmail.com, cn=Mohammad Shafi Mir
Date: 2025.05.20 12:17:10 +05'30'

(Mohammad Shafi Mir)
Company Secretary

Jammu and Kashmir Bank Limited
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J&K Bank

Chief Financial Officer

Ref:-JKB/BS/F3652/2025/328
Date: 20th May, 2025

National Stock Exchange of India Limited
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:- DECLARATION OF UNMODIFIED OPINION

Dear Sir's,

Pursuant to Regulation 33, 52 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, it is declared that the Auditor's Report on the Audited Financial Statements of the Bank (Standalone and Consolidated) for the Quarter and Financial Year ended 31st March, 2025, as approved by Bank's Board of Directors in their meeting held on 05th May, 2025 are with Unmodified Opinion.

Yours faithfully
For Jammu and Kashmir Bank Limited

Faiz

(Fayaz Ahmad Ganai)
Chief Financial Officer

National Stock Exchange Of India Limited

Date of 06-May-2025

NSE Acknowledgement

Symbol:-	J
Name of the Company: -	The Jammu & Kashmir Bank Limited
Submission Type:-	Announcements
Short Description:-	General Updates
Date of Submission:-	06-May-2025 12:13:33 AM
NEAPS App. No:-	2025/May/89148/2147

Disclaimer : We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.