



Board Secretariat

Ref:-JKB/BS/F3652/2025/126
Date: 15th September, 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: - Credit Ratings

Dear Sirs,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that Care Edge Ratings has reviewed and reaffirmed Basel III Compliant Tier II Bonds of the Bank, the details of which are as under:

Facilities/Instruments	Amount (₹ crore)	Rating	Rating Action
Tier II bonds	1,000.00	CARE AA-; Stable	Reaffirmed
Tier II bonds	1,500.00	CARE AA-; Stable	Reaffirmed

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary