

Jammu & Kashmir Bank Limited

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Kashmir, India
CIN: L65110JK1938SGC000048

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Board Secretariat

Ref: -JKB/BS/F3652/2023/508
Date: 23rd October, 2023

National Stock Exchange of India Limited

Exchange Plaza 5th Floor
Plot No. C/1 G-Block
BandraKurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Limited

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

SUB: - PUBLICATION OF NOTICE IN NEWSPAPER CONTAINING REVIEWED FINANCIAL RESULTS OF THE BANK FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023

Dear Sirs,

Pursuant to Securities Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the newspaper publication published in the State Times, Rising Kashmir, Hindu Business Line (Delhi Edition) on 21st October, 2023 regarding Reviewed Financial Results of the Bank for the Quarter and Half Year ended September 30, 2023.

This is for your information and appropriate dissemination.

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

For Growth - Bank with Us



Net Profit Growth 56.5%	Net Interest Margin 4.07%	Gross NPA Ratio 5.26%	THE JAMMU & KASHMIR BANK LIMITED CIN: L65110JK1938SGC000048	Return on Assets 1.08%	NII Growth 11%	Net NPA Ratio 1.04%
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Financial Results for the Quarter/Half-Year ended 30th September, 2023

(₹ in Lakh)

S.No.	PARTICULARS	STANDALONE						CONSOLIDATED						
		QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED	
		30.09.2023 (REVIEWED)	30.06.2023 (REVIEWED)	30.09.2022 (REVIEWED)	30.09.2023 (REVIEWED)	30.09.2022 (REVIEWED)	31.03.2023 (AUDITED)	30.09.2023 (REVIEWED)	30.06.2023 (REVIEWED)	30.09.2022 (REVIEWED)	30.09.2023 (REVIEWED)	30.09.2022 (REVIEWED)	31.03.2023 (AUDITED)	
1	Total income from operations (net)	295446	288535	244459	583981	475085	1011192	295734	288752	244685	584486	475507	1012047	
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	54441	45132	40643	99573	64249	178436	54520	45160	40664	99680	64299	178604	
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	54441	45132	40643	99573	64249	178436	54520	45160	40664	99680	64299	178604	
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	38107	32645	24349	70752	40946	119738	38377	33124	23972	71501	40074	118052	
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2						Refer Note No. 2						
6	Paid up Equity Share Capital	10316	10316	9616	10316	9616	10316	10316	10316	9616	10316	9616	10316	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year							855881						
8	Securities Premium Account	218242	218242	185111	218242	185111	176047	218242	218242	185111	218242	185111	176047	
9	Net Worth	904563	865730	757820	904563	757820	832367	900621	861518	753943	900621	753943	827675	
10	Paid up Debt Capital/Outstanding Debt	288100	288100	186000	288100	186000	288100							
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-							
12	Debt Equity Ratio	0.32	0.33	0.25	0.32	0.25	0.35							
13	Total Debts to total assets	0.03	0.03	0.02	0.03	0.02	0.02							
14	Operating Margin (%)	18.09%	18.30%	19.77%	18.19%	18.20%	18.38%							
15	Net Profit Margin (%)	12.90%	11.31%	9.96%	12.12%	8.62%	11.84%							
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations													
	Basic : (* Not Annualized)	3.69*	3.16*	2.53*	6.86*	4.26*	12.43	3.72*	3.21*	2.49*	6.93*	4.17*	12.25	
	Diluted : (* Not Annualized)	3.69*	3.16*	2.53*	6.86*	4.26*	12.43	3.72*	3.21*	2.49*	6.93*	4.17*	12.25	
17	Capital Redemption Reserve	-	-	-	-	-	-							
18	Debenture Redemption Reserve	-	-	-	-	-	-							

NOTE :

- The above is an extract of the detailed format of quarter/half year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter/half year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website www.jkbank.com
- Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.



J&K Bank
Serving To Empower

YOUR BANK
SINCE 1938

For And On behalf of the Board
BALDEV PRAKASH
Managing Director & CEO
DIN : 09421701

Place : New Delhi
Dated : 20th October, 2023