

**Jammu & 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](http://www.jkbank.com)  
E [board.sectt@jkmail.com](mailto:board.sectt@jkmail.com)



## **Board Secretariat**

Ref:- JKB/BS/F3652/2023/426  
Date: 25<sup>th</sup> July, 2023

### **National Stock Exchange of India Limited**

Exchange Plaza 5<sup>th</sup> 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 ENDED JUNE 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 Greater Kashmir, Daily Aftab, Rising Kashmir, Daily Excelsior, Amar Ujala, Udhaan and Hindu Business Line (Mumbai and Delhi Edition) on 25<sup>th</sup> July, 2023 regarding Reviewed Financial Results of the Bank for the Quarter ended June 30, 2023.

This is for your information and appropriate dissemination.

**Yours faithfully**  
**For Jammu and Kashmir Bank Limited**

**(Mohammad Shafi Mir)**  
**Company Secretary**

**THE JAMMU & KASHMIR BANK LIMITED | CIN: L65110JK1938SGC000048**

**Financial Results for the Quarter ended 30<sup>th</sup> June, 2023**

(₹ in Lakh)

S.No.	PARTICULARS	STANDALONE				CONSOLIDATED			
		QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
		30.06.2023	31.03.2023	30.06.2022	31.03.2023	30.06.2023	31.03.2023	30.06.2022	31.03.2023
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
1	Total income from operations (net)	288535	267840	230626	1011192	288752	268068	230822	1012047
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	45132	62481	23606	178436	45160	62537	23635	178604
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	45132	62481	23606	178436	45160	62537	23635	178604
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	32645	47633	16597	119738	33124	47262	16102	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	10316	10316	9616	10316
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				855881				851190
8	Securities Premium Account	218242	218242	185111	218242	218242	218242	185111	218242
9	Net Worth	865730	832367	732897	832367	861518	827675	729397	827675
10	Paid up Debt Capital/Outstanding Debt								
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Debt Equity Ratio	0.33	0.35	0.25	0.35				
13	Total Debts to total assets	0.03	0.02	0.01	0.02				
14	Operating Margin (%)	18.30%	16.79%	16.54%	18.38%				
15	Net Profit Margin (%)	11.31%	17.78%	7.20%	11.84%				
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations								
	Basic : (* Not Annualized)	3.16*	4.91*	1.73*	12.43	3.21*	4.87*	1.67*	12.25
	Diluted : (* Not Annualized)	3.16*	4.91*	1.73*	12.43	3.21*	4.87*	1.67*	12.25
17	Capital Redemption Reserve	-	-	-	-				
18	Debenture Redemption Reserve	-	-	-	-				

**NOTE :**

- The above is an extract of the detailed format of Quarter 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 ended Financial Results are available on the Stock Exchange websites. [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on Bank's website [www.jkbank.com](http://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.