

**Jammu and Kashmir Bank Limited**

Corporate Headquarters  
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Kashmir, India  
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## **Board Secretariat**

Ref: -JKB/BS/F3652/2024/587  
Date: 22<sup>nd</sup> January, 2024

**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 AND NINE MONTHS ENDED DECEMBER 31, 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 Excelsior & The Hindu (Delhi Edition) on 21<sup>st</sup> January, 2024 and in the Earth News on 22<sup>nd</sup> January, 2024 regarding Reviewed Financial Results of the Bank for the Quarter and Nine Months ended December 31, 2023.

This is for your information and appropriate dissemination.

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

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

Net Profit Growth

35.0 %

Provision Coverage Ratio

91.61 %

Gross NPA Ratio

4.84 %

Return on Assets

1.15 %

Yield on Advances

9.78 %

Net NPA Ratio

0.83 %

(₹ in Lacs)

S. No.	PARTICULARS	STANDALONE						CONSOLIDATED						
		QUARTER ENDED			NINE MONTHS ENDED			QUARTER ENDED			NINE MONTHS ENDED			YEAR ENDED
		31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023	31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023	
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)	
1	Total income from operations (net)	306330	295446	268267	890311	743352	1011192	306697	295734	268472	891183	743979	1012047	
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	55996	54441	51706	155569	115955	178436	56086	54520	51768	155766	116067	178604	
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	55996	54441	51706	155569	115955	178436	56086	54520	51768	155766	116067	178604	
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	42108	38107	31159	112860	72105	119738	42277	38377	30716	113778	70790	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	11013	10316	9616	11013	9616	10316	11013	10316	9616	11013	9616	10316	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year							855881						
8	Securities Premium Account	291945	218242	185111	291945	185111	176047	291945	218242	185111	291945	185111	176047	
9	Net Worth	1055628	904563	789553	1055628	789553	832367	1051855	900621	785233	1051855	785233	827675	
10	Paid up Debt Capital/Outstanding Debt	288100	288100	288100	288100	288100	288100							
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-							
12	Debt Equity Ratio	0.27	0.32	0.36	0.27	0.36	0.35							
13	Total Debts to total assets	0.02	0.03	0.02	0.02	0.02	0.02							
14	Operating Margin (%)	17.97%	18.09%	20.28%	18.12%	18.95%	18.38%							
15	Net Profit Margin (%)	13.75%	12.90%	11.61%	12.68%	9.70%	11.84%							
16	Earnings Per Share (before extraordinary items) (₹1/- each) for continuing and discontinued operations													
	Basic : (* not annualized)	4.03*	3.69*	3.24*	10.91*	7.50*	12.43	4.05*	3.72*	3.19*	11.00*	7.36*	12.25	
	Diluted : (* not annualized)	4.03*	3.69*	3.24*	10.91*	7.50*	12.43	4.05*	3.72*	3.19*	11.00*	7.36*	12.25	
17	Capital Redemption Reserve	-	-	-	-	-	-							
18	Debenture Redemption Reserve	-	-	-	-	-	-							

**Note :**

- The above is an extract of the detailed format of quarter/nine months 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/nine months 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.