

Jammu and Kashmir Bank Limited

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

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Board Secretariat

Ref:- JKB/BS/F3652/2024/136
Date: 29th July, 2024

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 ENDED JUNE 30, 2024

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 Financial Express (All Editions), Businessline (Delhi Edition), State Times, Punjab Kesari on 28th July, 2024 and in Rising Kashmir & Daily Aftab on 29th July, 2024 regarding Reviewed Financial Results of the Bank for the Quarter ended June 30, 2024.

This is for your information and appropriate dissemination.

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Financial Results for the Quarter Ended 30TH June, 2024



YOUR BANK SINCE 1938

Jammu and Kashmir Bank Limited

Registered Office: Corporate Headquarters, M. A. Road Srinagar - Jammu & Kashmir - 190001 Tel: +91-194-2481930-35 Email: board.sectt@jkbmail.com Web: www.jkbank.com CIN: L65110JK1938SGC000048



(₹ in Lakh)

S. No.	PARTICULARS	STANDALONE				CONSOLIDATED			
		QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
		30.06.2024	31.03.2024	30.06.2023	31.03.2024	30.06.2024	31.03.2024	30.06.2023	31.03.2024
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
1	Total income from operations (net)	318848	313474	288535	1203785	319278	313904	288752	1205087
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	61215	82888	45132	238457	61372	83041	45160	238807
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	61215	82888	45132	238457	61372	83041	45160	238807
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	41549	63867	32645	176727	41850	63344	33124	177122
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	11013	10316	11013	11013	11013	10316	11013
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year					1081368			
8	Securities Premium Account	291945	291945	218242	291945	291945	291945	218242	291945
9	Net Worth	1146471	1096677	865730	1096677	1142477	1092381	861518	1092381
10	Paid up Debt Capital/Outstanding Debt	288100	288100	288100	288100				
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Debt Equity Ratio	0.25	0.26	0.33	0.26				
13	Total Debts to total assets	0.03	0.02	0.03	0.02				
14	Operating Margin (%)	18.65%	21.18%	18.30%	18.91%				
15	Net Profit Margin (%)	13.03%	20.37%	11.31%	14.68%				
16	Earnings Per Share (before extraordinary items) (₹1/- each) for continuing and discontinued operations								
	Basic : (* not annualized)	3.77*	5.80*	3.16*	16.80	3.80*	5.75*	3.21*	16.84
	Diluted : (* not annualized)	3.77*	5.80*	3.16*	16.80	3.80*	5.75*	3.21*	16.84
17	Capital Redemption Reserve	-	-	-	-				
18	Debenture Redemption Reserve	-	-	-	-				

NOTE : 1. 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, www.bseindia.com and on Bank's website www.jkbank.com
 2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

