The Jammu & Kashmir Bank Limited Corporate Headquarters

Ref:-JKB/BS/F3652/2016/ 34 Dated:13th May, 2017

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Board Secretariat

National Stock Exchange of India Ltd Exchange Plaza 5th Floor Plot No. C/1 G-Block Bandra Kurla Complex Bandra (E) Mumbai - 400 051



The Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers Dalal street Mumbai - 400 001

SUB: - AUDITED RESULTS FOR THE FOURTH QUARTER AND FINANCIAL YEAR ENDED 31st MARCH, 2017

Dear Sirs

Pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we are enclosing herewith a copy of the Audited Financial Results of the Bank for the fourth guarter and financial year ended 31st March, 2017. The results were taken on record by the Board of Directors at their meeting held on 13th May, 2017 at Srinagar.

Further pursuant to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the detailed information is furnished as under: (Amount in Croro)

		(Amour	nt in Crore)
S. No	Particulars	31-03- 2017	31-03- 2016
. 1	Credit rating and change in credit rating (if any);		
	 Certificate of Deposits 	CRSIL AI+	CRSIL AI+
	Short term deposits	CRSIL A1+	CRSIL A1+
	Long term Deposits	FAA/ - ve CARE AA	FAA/ - ve CARE AA
	Tier II Sub ordinate Debt		
2	Gross Profit	1294.34	1667.92
3	Previous due date for the payment of interest/ dividend for non- convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /n on convertible debt securities and whether the same has been paid or not;	Not Applicable	Not Applicable
4	Next due date for the payment of interest/ dividend of non- convertible preference shares /principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount;	Not Applicable	Not Applicable
5			Not Applicable
6	Capital redemption reserve/debenture redemption reserve	Not Applicable	Not Applicable
7	Net worth;	5676.50	6423.98
8	Net profit after tax;	(1632.29)	416.04
9	Earnings per share:	(33.59)	8.58

Thanking you

Yours faithfully

For The Jammu & Kashmir Bank Ltd.

(Mohammad Shafi Mir) **Company Secretary**

Dhar Tiku & Co. **Chartered Accountants** FRN 003423N

Arora Vohra & Co. **Chartered Accountants** FRN 009487N

Dharam Raj & Co. Chartered Accountants FRN 0114461N

INDEPENDENT AUDITOR'S REPORT

To the Members of The Jammu & Kashmir Bank Limited

Report on the Standalone Financial Statements

1. We have audited the accompanying standalone financial statements of The records in accordance with the provisions of Jammu and Kashmir Bank Limited ('the the Act for safeguarding of the assets of the Bank'), which comprise the Balance Sheet Bank and for preventing and detecting as at 31March 2017, the Profit and Loss Account, the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other that are reasonable and prudent; and explanatory information these financial statements are the returns of adequate internal financial controls, that 52 Branches/offices audited by us, 848 were operating effectively for ensuring the branches/offices audited by branch Auditors. The branches/offices accounting records, audited by us and those audited by other Auditors have been selected by the financial statements that give a true and fair Comptroller and Auditor General of India in accordance with the Guidelines issued to the bank by the Reserve Bank of India.

Management's Responsibility for the Standalone Financial Statements

The Bank's Board of Directors is 2. responsible for the matters stated in section 134(5) of the Companies Act, 2013 ('the Act') with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, Accounting Standards including the specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 and provisions of Section 29 of the Banking Regulation Act, 1949 and

circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates incorporated in design, implementation and maintenance of statutory accuracy and completeness of the relevant to the presentation of the preparation and free from material view and are misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an 3. opinion on these standalone financial statements based on our audit.

We have taken into account the 4 provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under.

We conducted our audit of the Bank 5 including its branches in accordance with Standards on Auditing ('the Standards') specified under section 143(10) of the Act. Those Standards require that we comply perform the audit to obtain reasonable flows for the year then ended. assurance about whether the financial free of statements are misstatements.

involves 6. An audit procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment. including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Bank's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Bank's Directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence 7. have obtained is sufficient and we appropriate to provide a basis for our audit opinion on the standalone financial statements.

Opinion

8. information according to and explanations given to us, the aforesaid standalone financial statements give the 10. information required by the Banking and Loss Account have been drawn up in Regulation Act, 1949 as well as the accordance with the provisions of Section Companies Act, 2013 in the manner so 29 of the Banking Regulation Act, 1949 required for banking companies and give a read with Section 133 of the Companies true and fair view in conformity with Act, 2013 read with Rule 7 of the accounting principles generally accepted in Companies (Accounts) Rules, 2014. India of the state of affairs of the Bank as at

with ethical requirements and plan and 31st March, 2017, and its loss and its cash

material Emphasis of Matter

We draw the attention to the 9 following matters in the notes to the performing financial statements:

> Note No.43 (b) on account of i in asset relaxation classification, allowed by RBI for all borrowal accounts of J & K State except those which are 'overdue' as on July 07, 2016, in term of RBI master directions issued for Relief measures by banks in areas affected by natural calamities. Accordingly the bank has rehabilitated/restructured borrowal accounts including the accounts overdue as on July 07, 2016 after recovering the overdue amount as of July 07, 2016. A total amount of ₹3265.83 crore represents the rehabilitated amount for which a provision of ₹ 163.29 crore and ₹.134.98 crore on account of DIFV has been kept as on 31.03.2017.

Our opinion is not qualified on the matter

In our opinion and to the best of our Report on Other Legal and Regulatory the Requirements

The Balance Sheet and the Profit

11. The Comptroller and Auditor-General of India has issued directions indicating the areas to be examined in terms of sub- section (5) of section 143 of the Companies Act 2013, the compliance of which is set out in " Annexure-A" to this Report.

12. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:

- We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
- ii. the transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- iii. the returns received from the offices; and branches of the Bank have been found adequate for the purposes of our audit.

13. Further, as required by section 143(3) of the Act, we further report that:

- we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books.
- iii. the reports on the accounts of the branch offices audited by branch auditors of the Bank under section 143(8) of the Companies Act 2013 have been sent to us and have been properly dealt with by us in preparing this report.

- iv. the Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report are in agreement with the books of account;
- v. in our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, to the extent they are not inconsistent with the accounting policies prescribed by RBI;
- vi. on the basis of written representations received from the directors as on 31 March 2017 taken on record by the Board of Directors, none of the directors is disqualified as on 31 March 2017 from being appointed as a director in terms of Section 164(2) of the Act;
- vii. with respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure B" to this report.
- viii. with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - a) the Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule XX - Note XX to the financial statements;
 - b) the Bank has did not have any, on long term contracts

including derivative contracts for which there were any material forseeable losses;

c) there has been no delay in transferring amounts,

required to be transferred, to the Investor Education and Protection Fund by the Bank.

For Dhar Tiku & co. Chartered Accountants FRN 003423N CA. Madhusudan Meher Partner (Mno.097409) For Arora Vohra & Co. Chartered Accountants FRN 009487N CA Hardeep Aggarwal Partner (Mno 088243) For Dharam Raj & Co. Chartered Accountants FAM 014461N CA. Dharam Raj Partner (Mno. 094108)

Dhar Tiku & Co.
Chartered Accountants
FRN 003423N

Arora Vohra & Co. Chartered Accountants FRN 009487N Dharam Raj & Co. Chartered Accountants FRN 0114461N

"Annexure-B" to the Independent Auditors Report of even date on the Standalone Financial Statements of the Jammu & Kashmir Bank Limited

Report on the Internal Financial Controls under Clause (i) of Subsection 3 of Section 143 of the Companies Act, 2013.

 We have audited the internal financial controls over financial reporting of The Jammu & Kashmir Bank Limited ('the Bank') as at 31 March 2017 in conjunction with our audit of the standalone* financial statements of the Bank for the year ended on that date.

Management's Responsibility for Internal Financial Controls

2. The Bank's Board of Directors is responsible for establishing and internal financial maintaining controls based on the internal control over financial reporting criteria established by the Bank the essential considering components of internal control stated in "Assessment of Adequacy of Internal Financial controls over Financial Reporting "in line with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting('the Guidance Note") issued by the Institute of Chartered Accountants of India ('the ICAI"). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to

Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 ('the Act').

Auditor's Responsibility

3. Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ('the Guidance Note') and the Standards on Auditing ('the Standards'), issued by the ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls

operated effectively in all material respects.

- audit involves 4. Our performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over included financial reporting understanding obtaining of an internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.
- We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls Over Financial Reporting

6. A bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial control over financial reporting includes those policies and procedures that :

- a. pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the bank;
- b. provide reasonable assurance that transactions are recorded as necessary to preparation of permit statements in financial accordance with generally accounting accepted principles, and that receipts and expenditures of the bank are being made only in accordance with authorizations of management and directors of the bank: and
- c. provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the bank's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

7. Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

8. In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2017, based on "the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note issued by the ICAI"].



J&K Bank

THE JAMMU & KASHMIR BANK LTD. CORPORATE HEADQUARTERS, M. A. ROAD, SRINAGAR CIN:L65110JK1938SGC000048

BALANCE SHEET AS AT 31st N	IARCH, 2017	
		(₹IN LACS)
	As at	As a
	31.03.2017	31.03.2016
CAPITAL AND LIABILITIES		
Capital	5215	4849
Reserves and Surplus	562435	637548
Deposits	7246309	693902
Borrowings	127605	224000
Other Liabilities and Provisions	260303	22138
TOTAL :-	8201867	802680
ASSETS		
Cash and Balance with Reserve Bank of India	359097	31267
Balance with Banks & Money at Call & Short Notice	179496	762
Investments	2129089	203536
Advances	4981611	501932
Fixed Assets	154332	7637
Other Assets	398242	57544
TOTAL :-	8201867	802680
	FOR & ON BEHAL Parvez Ahm Chairman & O DIN: 0346723 Place : Srinagar Dated : 13th Ma	P ed CEO 32
A terms of our report of even date annexed For Dhar Tiku & Co. Chartered Accountants FRN: 003423N Addustrian Meter CA. Madhusudan Meter Mathematical Contraction Partner (M. No. 097409)	For Dharam Raj Chartered Accor FRN: 014461N CA Dharam Raj Partner (M. No. 094108)	

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Image: constrained by the problem of the problem o		CORPORATE HEADQUARTERS M. A. ROAD, SRINAGAR-190001 CORPORATE HEADQUARTERS M. A. ROAD, SRINAGAR-190001	S M. A. ROAD, SRINAG (1938SGC000048	AR-190001				SEGMEN	SEGMENT RESULTS		(tin Lacs)		
The control interaction of the control interaction o	multiple	PRIMARY DESULTS FOR THE DUARTER & YEAR ENDED	3 Months Ended	3 Months Ended	3 Months Ended	Year- Er	sded	Description	3 Months Ended	3 Months Ended	3 Months Ended		- 1
Interfactor Interfactor <thinterfactor< th=""> <thinterfactor< th=""></thinterfactor<></thinterfactor<>	JUTUE JUTUE <th< th=""><th>FRANCIAL RESULTS FOR THE QUARTER & TEAN ENDED 315T MARCH, 2017</th><th>3 Months Ended 31,03.2017</th><th>31,12,2016</th><th>31.03.2016</th><th>31.03.2017</th><th>31,03,2016</th><th>Description</th><th>31.03.2017</th><th>31,12,2016</th><th>31.03.2016</th><th>31.03.2017</th><th>31.03.2016</th></th<>	FRANCIAL RESULTS FOR THE QUARTER & TEAN ENDED 315T MARCH, 2017	3 Months Ended 31,03.2017	31,12,2016	31.03.2016	31.03.2017	31,03,2016	Description	31.03.2017	31,12,2016	31.03.2016	31.03.2017	31.03.2016
	Image: constraint of the		(Audited)	(Reviewed)			(Audited)		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
	Image: constraint of the	Interest Earned (a+b+c+d)	167819	164953	166616	668580	684357	1) Segment Revenue (Income)	64133	52771	46413	209155	1978
	0. 0. 0.00000000000000000000000000000000000	a) interest/Discount on Advances/Bills	49838	45633	38216	178261	164665		53968	49510	63404	227140	2653
	J. Contraction J. Cont	Inter	2494	2968	3547	11721	14538		75360	77092	78690	4529	5762
		d) Others	47466	13061	13017	49286	50403	 Market partnering puerroses Total 	187023	180210	189990	756302	789411
minimum minimum <thminimum< th=""> <thminimum< th=""> <thm< td=""><td></td><td>Other Income Tratel Income (1 + 2)</td><td>180274</td><td>177020</td><td>180533</td><td>717866</td><td>734760</td><td>Less Inter Segment Revenue</td><td>6749</td><td>3190</td><td>9457</td><td>38436</td><td>5465</td></thm<></thminimum<></thminimum<>		Other Income Tratel Income (1 + 2)	180274	177020	180533	717866	734760	Less Inter Segment Revenue	6749	3190	9457	38436	5465
Control Control <t< td=""><td></td><td></td><td>102323</td><td>106655</td><td>101905</td><td>417386</td><td>413348</td><td>Net la</td><td>1802/4</td><td>070//1</td><td>CCC001</td><td>200211</td><td></td></t<>			102323	106655	101905	417386	413348	Net la	1802/4	070//1	CCC001	200211	
1 0.00000000000000000000000000000000000	1 - Consistencie	Operating Expenses (I+II)	29966	27606	26806	112254	105740	-	2213	(12942)	3446	(13561)	12328
Turbulant Constrained Expansion	True discriminanti entrin in the discriminanti entrin in the discriminanti entrin in the discriminanti entrin entrin in the discriminanti entrin en	I. Employees cost II. Other Operating Expenses	20349	13455	13733	58792	48880		(26200)	(16313)	(4547)	(73304)	2128
Support Support <t< td=""><td>Statute Statute <t< td=""><td>tingenci</td><td>152638</td><td>147716</td><td>142444</td><td>588432</td><td>567968</td><td></td><td>(846)</td><td>184</td><td>613</td><td>437</td><td>24</td></t<></td></t<>	Statute Statute <t< td=""><td>tingenci</td><td>152638</td><td>147716</td><td>142444</td><td>588432</td><td>567968</td><td></td><td>(846)</td><td>184</td><td>613</td><td>437</td><td>24</td></t<>	tingenci	152638	147716	142444	588432	567968		(846)	184	613	437	24
Antional Statistication Table Tabl	Marchannel Marchan	Converting Profit before Provisions and Contingencies (3-6)	27636	29304	38089	129434	166792	Total Profit before tax	(49189)	(43324)	(1622)	(150597)	69169
Mathematikan Anticken Anticken	Antiolity of the second seco	-	76825	72628	39711	280031	97623						
Alternative		_	108+077	IFELLFI	14221	(150597)	69169	1) Treasury Operations	2511863	3167855	2159242	2511863	2159242
multiplication multitalization multiplication multip	multiplication multipl	_	6241	6523	3980	12632	27565	Corporate/Whole	339424	(168894)	115506	339424	115508
Experimental function Experimental functin Experimental functin <	Experimental function Experimental functin Experimental functin <		(55430)	(49847)	(5602)	(163229)	41604		(1389)	(2464246)	(1126)	(1389)	(112
matrix matrix<	matrix matrix<	-	(55430)	(49847)	(5602)	(163229)	41604	Total :-	567650	534599	642398	567650	6423
microardination method microardination method <thmicroardination method<="" th=""> microardination method<!--</td--><td>mixture in calculation member in calculatine calculatine calculation member in calculation member in calculat</td><td>_</td><td>5215</td><td>4849</td><td>4849</td><td>5215</td><td>4849</td><td>Notes:</td><td>Note: The Bank has only o</td><td>one geographical segmen</td><td>t i.e. domestic segment.</td><td></td><td></td></thmicroardination>	mixture in calculation member in calculatine calculatine calculation member in calculation member in calculat	_	5215	4849	4849	5215	4849	Notes:	Note: The Bank has only o	one geographical segmen	t i.e. domestic segment.		
Automatication Sector Sector <th< td=""><td>Automation Endoministic Endoministic<td>_</td><td></td><td></td><td></td><td>562435</td><td>637548</td><td>1. The above standalone financial results</td><td>have been reviewed by the</td><td>Audit Committee of the</td><td>Board in their meeting he</td><td>eld on 12th May, 2017 an</td><td>d approved by the</td></td></th<>	Automation Endoministic Endoministic <td>_</td> <td></td> <td></td> <td></td> <td>562435</td> <td>637548</td> <td>1. The above standalone financial results</td> <td>have been reviewed by the</td> <td>Audit Committee of the</td> <td>Board in their meeting he</td> <td>eld on 12th May, 2017 an</td> <td>d approved by the</td>	_				562435	637548	1. The above standalone financial results	have been reviewed by the	Audit Committee of the	Board in their meeting he	eld on 12th May, 2017 an	d approved by the
() ()<	0. (a) the set of the t	Analytical Ratios	702 920	3421 53	53 17W	56.45%	63.17%	Board of Directors at its meeting held on guidelines issued by Reserve Bank of Ind 2. The above results for the quarter and y	1.3th May, 2017 and the sam is and as per the requiremen rear ended 31st March, 2017	ne nave been subjected of listing agreement v 7 have been prepared fo	to audit by the statutory with Stock Exchange. Ilowing the same accounti-	ting policies that were follo	owed in the
Title E.70% E.70% <the.70%< th=""> E.70% <the< td=""><td>The function 6.70% 8.90% 10.00% 8.70%</td><td>(i) Percentage of Shares hera by work of Jan-</td><td>10.80%</td><td>10.28%</td><td>11.81%</td><td>10.80%</td><td>11.81%</td><td>3. The results have been arrived at after</td><td>considering provision for Sta</td><td>Indard Assets, Non- Perf</td><td>prming Advances, Restruc</td><td>ctured Advances, SDR/54</td><td>Accounts /</td></the<></the.70%<>	The function 6.70% 8.90% 10.00% 8.70%	(i) Percentage of Shares hera by work of Jan-	10.80%	10.28%	11.81%	10.80%	11.81%	3. The results have been arrived at after	considering provision for Sta	Indard Assets, Non- Perf	prming Advances, Restruc	ctured Advances, SDR/54	Accounts /
Model (11,41) (10,28) (4.62) (33.56) rest of the mark of th	Image: constraint in the interval of th		8.70%	8.99%	10.60%	8.70%	10.60%	Depreciation / Provision for Investment or entities with Unhedged Foreign Currency	Exposures have been made	ms and specific guidelines. P	rovision for Taxation (inclu	uding Deferred Tax) has	been calculated on
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Answer Answer<	Interface (11,4) (10,28) (4.62) (33.96) (33.96) Interface 24353 24456 24456 24456	(net of tax expense) for the period, for the year to date and for the	(11.41)	(10.28)*	(4.62)	(33.59)	8.58	only) has been vouched as appreciation to	amount of fixed assets by cn	editing the amount to R	Waluation Reserve Fixed	Assets Account. Deprecia	stion on appreciate
Monor 571481 571481 43680 600001 571481 43680 600001 571481 215335 242337 52335 242337 52355 242337 52355 242337 52355 242337 52355 242337 52355 242337 52355 242337 52355 242337 52355 223755560 22430711 2237 No	Model 571481 438692 60001 571481 438692 60001 571481 438693 242331 238914 438694 43335 24335 224335 24335 24335 24335 24335 24335 24335 24335 24335 24335 24335 220695 227035309 227035309 227035309 227035309 227035309 227035309 227035309 227035300	data and not not previous year. The anti-anti-anti-anti- bib Basis and disked FSS after Experioding and the form for the period. for the ward to data and for the revelous year (* not anti-alized)	(11.41)	(10.28)*	(4.62)	(33.59)	8.58	value of Premises assets amounting to t appreciated value of Land Assets amount b) For Assets that show decrease in value	su411.41_51 has been appliid ting to \$5664870.95 has been if An amount of \$90142737.8	ed charged to Revaluation of charged to Revaluation B6 (Nine crore one lakh)	In Reserve Fixed Assets A forty two thousand seven	Account. hundred thirty seven and	i eighty six paisa o
Amount Constrained (1,20%) Strate (1,20%) Strate (1,00%) Strate (1,	Amount Constrained (1,20%) Constrained (1,20%) <thco< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>has been debited from P/L accounts bein 6. Provision for terminal benefits (Pension</td><td>g amount of decrease in val- y, Gratuity and Leave Salary</td><td>Encashment) has been</td><td>made as per actuarial valu</td><td>luation.</td><td>1101 22 1000</td></thco<>							has been debited from P/L accounts bein 6. Provision for terminal benefits (Pension	g amount of decrease in val- y, Gratuity and Leave Salary	Encashment) has been	made as per actuarial valu	luation.	1101 22 1000
Answer 11.20% (4.7%) 11.20% (4.8%) 11.20% (4.8%) </td <td>Answer 11.20% (4.7%) 11.20% (4.7%)<!--</td--><td>a) Amount of Gross NPAs</td><td>600001</td><td>571491</td><td>436862</td><td>600001 242537</td><td>436862 216395</td><td> Coverage ratio as at 31st March, 2017 Pursuant to section 135 of Companies </td><td>Is 66.88% after taking into a Act. 2013, the bank is requir</td><td>account the floating pro</td><td>vision of C348.74 crores na average net profits (Profit</td><td>it before tax) made during</td><td>three immediate</td></td>	Answer 11.20% (4.7%) 11.20% (4.7%) </td <td>a) Amount of Gross NPAs</td> <td>600001</td> <td>571491</td> <td>436862</td> <td>600001 242537</td> <td>436862 216395</td> <td> Coverage ratio as at 31st March, 2017 Pursuant to section 135 of Companies </td> <td>Is 66.88% after taking into a Act. 2013, the bank is requir</td> <td>account the floating pro</td> <td>vision of C348.74 crores na average net profits (Profit</td> <td>it before tax) made during</td> <td>three immediate</td>	a) Amount of Gross NPAs	600001	571491	436862	600001 242537	436862 216395	 Coverage ratio as at 31st March, 2017 Pursuant to section 135 of Companies 	Is 66.88% after taking into a Act. 2013, the bank is requir	account the floating pro	vision of C348.74 crores na average net profits (Profit	it before tax) made during	three immediate
at 23705380 2	at		11.20%	11.84%	8.32%	11.20%	8.32%	preceding financial years for CSN activity March, 2017 against which bank has sper	es. Accordingly, bank is requint 721.87 crores (previous ye	ear 728.48 crores).	the second second sale		
Image: Non-state of the content of the cont	Image: Non-International State Image:	d) % of Net NPAs to Net Advances	4.87%	5,99%	4.31%	4,87%	4.31%	 In terms of RBI circular No. DBR.No.BP regulations. Accordingly, Pillar 3 disclosure 	BC 1/21.06.201/2015-16 dat res under BASEL-III capital re	agulations are being ma-	re required to make Pillar de available on bank's wel	- 3 disclosures under BASI Ibsite	Lett capital
Image: Non-state of the comment 22703590 27711 27713 27713 27713	Image: Non-state of the company of parameter of the company o	(v) Return on Assets (Armusitzed) Aggregate of Public Share Holding	100 to 10					 In compliance to RBI letter no DBR.N existing outstanding balance of 7188.47 c 	0.8P.13018/21.04.048/2015- crores as on 31.03.2017 und-	-16 dated April 12, 2016 ler Food credit availed b	v State Government of Pur	injab. The Bank has made	provision to the
Image: state of the state o	Prime and prima and preduce and prime and prime and prime and prime and prime a	_	227025360 43.55%	227025360 46.83%	227025360 46.83%	227025360 43.55%	46.83%	extent of 728.67 crores till 31.12. 2016. A 11. In view of recent disturbances in the	Accordingly excess provision state of J&K, RBI has allowed	a of t0.40 crores has bee f relaxation in asset class	n taken into account durin sification for all borrowal a	ing the quarter. accounts of J&K state exc	ept those which are
No. No. <td>Notice Notice Notice<td></td><td></td><td></td><td></td><td></td><td></td><td>overdue as on July 07, 2016 in terms of a rehabilitated/restructured borrowal accou</td><td>3BI Master Directions issued unts after recovering the over</td><td>for Relief Measures by a ardue amount as of July</td><td>Sanks in areas affected by 07, 2016. In total, advanc</td><td>y Natural Calamities. Acco ces to the tune of 73265.8</td><td>Idingly Bank has 33 crores have beer</td></td>	Notice Notice <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>overdue as on July 07, 2016 in terms of a rehabilitated/restructured borrowal accou</td> <td>3BI Master Directions issued unts after recovering the over</td> <td>for Relief Measures by a ardue amount as of July</td> <td>Sanks in areas affected by 07, 2016. In total, advanc</td> <td>y Natural Calamities. Acco ces to the tune of 73265.8</td> <td>Idingly Bank has 33 crores have beer</td>							overdue as on July 07, 2016 in terms of a rehabilitated/restructured borrowal accou	3BI Master Directions issued unts after recovering the over	for Relief Measures by a ardue amount as of July	Sanks in areas affected by 07, 2016. In total, advanc	y Natural Calamities. Acco ces to the tune of 73265.8	Idingly Bank has 33 crores have beer
With the second of portional of portional comparison of portional of portinal of portional of portional of portional of portional o	With the second of portional of portional second and second a		IIZ	N	NII	IN	IN	rehabilitated / restructured for which an 12. Interest earned (others) includes 71.6	amount of 7 163.29 crores a 13 crores during the year rep.	and 1134.98 crores has presents interest earned	on Income Tax refund of a	previous assessment yea	La contra c
Numerical control of promoting of the relation control of promoting of the relation of promoting of the relation of the relat	Numerical control of prime is a % of the task is the state is a % of the task is the state is a % of the task is the state is a % of the state is a %	po of shares (as a % of the total sharehol over error)	IIZ	NI	N.	IIN	IZ	 The number of investors complaints all have been disposed off. 	pending at the beginning of t	the quarter were nil, an	d the complaints received	during the quarter were	23 (twenty three) a
and the second and th	and Streams and Streams were of the neuron of permate the original of the neuron of	Percentage of shares (as a % of the total share capital of the comp	IIZ	ΞZ	IZ	ĨŻ	īz	14. The above results are standalone and 15. Eloures of previous nation/ year have	d do not include that of subsi- been rearranged / reclassific	idiary company. ed / regrouped whereve	r considered necessary to	o make them comparable	with the figures of
100k 100k 100k 100k 100k 100k 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.1% 56.45% 51.17% 56.45% 51.1% 51.1% 56.45% 51.1% 56.45% 51.1% 51.1% 56.45% 51.1% 56.45% 51.1% 51.1% 56.45% 56.45% 51.1% 51.1% 51.1% 56.45% 56.45% 51.1% 51.1% 51.1% 66.45% 56.45% 51.1% 51.1% 51.1% 7 56.4% 56.4% 51.1%	100k 100k 100k 100k 100k 56.45% 51.17% 54.17% 56.45% 51.17% 56.45% 51.17% 54.17% 56.45% 51.17% 56.45% 51.17% 56.45% 51.17% 56.45% 56.45% 51.17% 56.45% 51.7% 51.7% 56.45% 51.17% 56.45% 51.7% 51.7% 56.45% 51.1% 56.45% 51.7% 51.7% 57.1% 51.1% 51.1% 51.1% 51.1% 6.45% 51.1% 51.1% 51.1% 51.1% 7.4% 51.1% 51.1% 51.1% 51.1% 6.4% 51.1% 51.1% 51.1% 51.1% 7.4% 51.1% 51.1% 51.1% 51.1% 6.4% 51.1% 51.1% 51.1% 51.1% 7.4% 51.1% 51.1% 51.1% 51.1% 6.4% 51.1% 51.1% 51.1% 51.1% 6.4% 51.1% 51.1% 51.1% 51.1% 6.4% 51.1% 51.1% 51.1% 51.1% 6.4% 51.1% 51.1% 51.1% 51.1% 6.4% 51.1% 51.	b) Non-encumbered - Number of Shares	294307711	257752660	257752660	294307711	257752660	 Tigures of previous periour year riser period under review. The statement of Assats and Liabilitie 	s is anoended:				
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For Arora Voltra & Contraction of the form	For Arora Voltra & Contrant of Charamerical Accountants Charamerical Accountants FRN: 009437N FRN: 009430N FRN: 014461N FRN: 0082431 FRN: 0082431 FR	IN TERMS OF OUR REPORT OF EVEN DATE ANNEXED									FOR & OI	IN BEHALF OF TH	E BOARD
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Mether CA Obytam Rai CA Hardeep Aggatwal CA Obytam Rai CA	Mether CA Obytam Rai CA Obytam	M M M	10	À	9 × 10	T NT8460 NB3					Place : S Dated : 1	Srinagar 13th May, 2017	
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FORM A

Annual Audit Report to be filed with the Stock Exchange

1	Name of the company	The Jammu & Kashmir Bank Limited
2.	Annual Financial Statement of the year ended	31 st March, 2017
3.	Type of Audit Observation	Un-Qualified
4.	Frequency of Observation	Nil





Place: Srinagar Date: 13th May, 2017

RN-003423



S. K. Bhat

Chief Financial Officer



