



Board Secretariat

Ref:- JKB/BS/F3652/2025/033
Date: 06th May, 2025

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 AUDITED FINANCIAL RESULTS
OF THE BANK FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2025**

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 Greater Kashmir, Rising Kashmir, Kashmir Observer, Daily Aftab, Tamil e Irshad, Kashmir Monitor, Srinagar News, Kahwat, Good Morning Kashmir, Earth News, Daily Excelsior, State Times, News Now, Daily Udaan, Punjab Kesari, Greater Jammu and Business Standard (Delhi & Mumbai Edition) on 06th May, 2025 regarding Audited Financial Results of the Bank for the Quarter and Financial Year ended March 31, 2025.

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 AND YEAR ENDED 31ST MARCH 2025

**Net Profit
Growth**

**17.83
%**

**Net
Interest Income**

**11.34
%**

**Gross NPA
Ratio**

**3.37
%**

**Return on
Assets**

**1.44
%**

**Net Interest
Margin**

**3.92
%**

**Capital
Adequacy Ratio**

**16.29
%**

(₹ in Lakh)

S. No.	PARTICULARS	STANDALONE					CONSOLIDATED				
		QUARTER ENDED			YEAR ENDED	YEAR ENDED	QUARTER ENDED			YEAR ENDED	YEAR ENDED
		31.03.2025 (AUDITED)	31.12.2024 (REVIEWED)	31.03.2024 (AUDITED)	31.03.2025 (AUDITED)	31.03.2024 (AUDITED)	31.03.2025 (AUDITED)	31.12.2024 (REVIEWED)	31.03.2024 (AUDITED)	31.03.2025 (AUDITED)	31.03.2024 (AUDITED)
1	Total income from operations (net)	361616	344840	313474	1367267	1203785	361922	345171	313904	1368802	1205087
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	80918	75791	82888	293370	238457	80967	75846	83041	293868	238807
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	80918	75791	82888	293370	238457	80967	75846	83041	293868	238807
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	58454	53151	63867	208246	176727	58191	52860	63344	208179	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	11013	11013	11013	11013	11013	11013	11013	11013
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				1290312	1085664				1285949	1081368
8	Securities Premium Account	291950	291950	291945	291950	291945	291950	291950	291945	291950	291945
9	Net Worth	1301326	1258761	1096677	1301326	1096677	1296962	1254662	1092381	1296962	1092381
10	Paid up Debt Capital/Outstanding Debt	238100	238100	288100	238100	288100					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio	0.18	0.19	0.26	0.18	0.26					
13	Total Debts to total assets	0.01	0.01	0.02	0.01	0.02					
14	Operating Margin (%)	22.12%	21.69%	21.18%	21.43%	18.91%					
15	Net Profit Margin (%)	16.16%	15.41%	20.37%	15.23%	14.68%					
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations										
	Basic : (* not annualized)	5.31*	4.83*	5.80*	18.91	16.80	5.28*	4.80*	5.75*	18.91	16.84
	Diluted : (* not annualized)	5.31*	4.83*	5.80*	18.91	16.80	5.28*	4.80*	5.75*	18.91	16.84
17	Capital Redemption Reserve	-	-	-	-	-					
18	Debenture Redemption Reserve	-	-	-	-	-					

NOTE :

- The above is an extract of the detailed format of quarter and 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 and 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.

Place : Srinagar
Dated : 5th May, 2025

For and on behalf of the Board

AMITAVA CHATTERJEE
Managing Director & CEO
DIN : 07082989