

Earnings Update

Reviewed Quarterly Results
Q1 FY 2025-26



Rs. Crore

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on July 25, 2025 took on record the Reviewed Financial Results for the Quarter ended June 30, 2025.

Performance Highlights for the quarter ended June 30, 2025 vis-à-vis quarter ended June 30, 2024:

- Net Profit of Rs.484.84 crore for the quarter ended June 30, 2025 as compared to Net Profit of Rs.415.49 crore during the quarter ended June 30, 2024.
- Deposits stood at Rs.1,48,542 crore as on June 30, 2025 as compared to Rs.1,32,573 crore as on June 30, 2024.
- Net Advances stood at Rs.1,01,230 crore as on June 30, 2025 as compared to Rs.95,450 crore as on June 30, 2024.
- CASA Ratio stood at 45.71% as on June 30, 2025 compared to 49.77% as on June 30, 2024.
- EPS for the quarter ended June 30, 2025 is Rs.4.40 compared to Rs. 3.77 for the quarter ended June 30, 2024.
- NIM for the quarter ended June 30, 2025 at 3.72% vis-à-vis 3.86% for the quarter ended June 30, 2024. (Annualized)
- Post tax Return on Assets at 1.17% for the quarter ended June 30, 2025 compared to 1.08% recorded for the quarter ended June 30, 2024. (Annualized)
- Post Tax Return on Average Net-Worth for the quarter ended June 30, 2025 at 14.60% compared to 14.82% recorded for the quarter ended June 30, 2024. (Annualized)
- Cost of Deposits for the quarter ended June 30, 2025 stood at 4.83% compared to 4.66% recorded for the quarter ended June 30, 2024. (Annualized)
- Yield on Advances for the quarter ended June 30, 2025 stood at 9.35% as compared to 9.50% recorded for the quarter ended June 30, 2024. (Annualized)
- Business per Employee and Net Profit per Employee were at Rs.20.20 crore and Rs.3.92 lakh respectively for the quarter ended June 30, 2025 compared to Rs.18.01 crore and Rs.3.27 lakh for the quarter ended June 30, 2024.
- Gross and Net NPA's as percentages to Gross and Net Advances as on June 30, 2025 stood at 3.50% and 0.82% respectively compared to 3.91% and 0.76% as on June 30, 2024.
- NPA Coverage Ratio as on June 30, 2025 stood at 90.09% as compared to 91.57% as on June 30, 2024.
- Cost to Income Ratio stood at 60.78% for the quarter ended June 30, 2025 as compared to 61.96% for the quarter ended June 30, 2024.
- Capital Adequacy Ratio stood at 15.98% as on June 30, 2025 compared to 15.07% as on June 30, 2024.

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on July 25, 2025 took on record the Reviewed Financial Results for the Quarter ended June 30, 2025.

Performance Highlights for the Quarter ended June 30, 2025 vis-à-vis quarter ended March 31, 2025:

- Net Profit of Rs.484.84 crore for the quarter ended June 30, 2025 as compared to Net Profit of Rs.584.54 crore during the quarter ended March 31, 2025.
- Deposits stood at Rs.1,48,542 crore as on June 30, 2025 as compared to Rs.1,48,569 crore as on March 31, 2025.
- Net Advances stood at Rs.1,01,230 crore as on June 30, 2025 as compared to Rs.1,04,199 crore as on March 31, 2025.
- CASA Ratio stood at 45.71% as on June 30, 2025 compared to 47.01% as on March 31, 2025.
- EPS for the quarter ended June 30, 2025 is Rs.4.40 compared to Rs. 5.31 for the quarter ended March 31, 2025.
- NIM for the quarter ended June 30, 2025 at 3.72% vis-à-vis 3.88% for the quarter ended March 31, 2025. (Annualized)
- Post tax Return on Assets at 1.17% for the quarter ended June 30, 2025 compared to 1.44% recorded for the quarter ended March 31, 2025. (Annualized)
- Post Tax Return on Average Net-Worth for the quarter ended June 30, 2025 at 14.60% compared to 18.27% recorded for the quarter ended March 31, 2025. (Annualized)
- Cost of Deposits for the quarter ended June 30, 2025 stood at 4.83% compared to 4.80% recorded for the quarter ended March 31, 2025. (Annualized)
- Yield on Advances for the quarter ended June 30, 2025 stood at 9.35% as compared to 9.44% recorded for the quarter ended March 31, 2025. (Annualized)
- Business per Employee and Net Profit per Employee were at Rs.20.20 crore and Rs.3.92 lakh respectively for the quarter ended June 30, 2025 compared to Rs.20.18 crore and Rs.4.67 lakh for the quarter ended March 31, 2025.
- Gross and Net NPA's as percentages to Gross and Net Advances as on June 30, 2025 stood at 3.50% and 0.82% respectively compared to 3.37% and 0.79% as on March 31, 2025.
- NPA Coverage Ratio as on June 30, 2025 stood at 90.09% as compared to 90.28% as on March 31, 2025.
- Cost to Income Ratio stood at 60.78% for the quarter ended June 30, 2025 as compared to 57.54% for the quarter ended March 31, 2025.
- Capital Adequacy Ratio stood at 15.98% as on June 30, 2025 compared to 16.29% as on March 31, 2025.

Profit & Loss Account

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Interest Earned	3268.27	2994.38	9.1%	3211.85	1.8%	12535.86
Interest Expended	1802.84	1625.16	10.9%	1731.86	4.1%	6742.04
Net Interest Income	1465.43	1369.22	7.0%	1479.99	(1.0%)	5793.82
Other Income	250.30	194.10	29.0%	404.31	(38.1%)	1136.81
Operating Income	1715.73	1563.32	9.7%	1884.30	(8.9%)	6930.63
Operating Expenses	1042.89	968.65	7.7%	1084.28	(3.8%)	4000.84
Operating Profit	672.84	594.67	13.1%	800.02	(15.9%)	2929.79
Provisions & Contingencies	15.09	(17.48)	(186.3%)	(9.16)	(264.7%)	(3.91)
PBT	657.75	612.15	7.4%	809.18	(18.7%)	2933.70
Tax Provision	172.91	196.66	(12.1%)	224.64	(23.0%)	851.24
Net Profit	484.84	415.49	16.7%	584.54	(17.1%)	2082.46

Balance Sheet

Amount in Rupees crore

Particulars	As on Jun 30, 2025	As on Jun 30, 2024	% Change YoY	As on Mar 31, 2025	% Change QoQ
Capital & Liabilities					
Capital	110.13	110.13	0%	110.13	0%
Reserves & Surplus	14670.67	12615.82	16%	14141.81	4%
Deposits	148541.82	132574.47	12%	148569.46	0%
Borrowings	2382.84	4525.98	(47%)	2382.84	0%
Other Liabilities & Provisions	5114.50	5101.14	0%	4264.23	20%
Total	170819.96	154927.55	10%	169468.47	1%
Assets					
Cash & Bank Balance	6983.78	6387.75	9%	7385.48	(5%)
Balance with Banks and Money at Call & Short Notice	2884.68	101.97	2729%	2374.37	21%
Investments	42758.22	33065.84	29%	41212.66	4%
Advances	101230.11	95449.77	6%	104198.72	(3%)
Fixed Assets	2172.85	2241.85	(3%)	2191.22	(1%)
Other Assets	14790.33	17680.36	(16%)	12106.02	22%
Total	170819.96	154927.55	10%	169468.47	1%

Break-up:**1. Interest Earned on**

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Loans & Advances	2430.12	2282.68	6.5%	2384.14	1.9%	9422.99
Investments	723.3	610.39	18.5%	713.95	1.3%	2669.23
Other Inter Bank Funds	10.87	4.31	152.2%	16.77	(35.2%)	50.02
Others	103.98	97.00	7.2%	96.99	7.2%	393.62
Total	3268.27	2994.38	9.1%	3211.85	1.8%	12,535.86

2. Interest Expended on

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Deposits	1739.01	1536.36	13.2%	1669.21	4.2%	6437.97
Borrowings	0.58	3.37	(82.8%)	0.57	1.8%	6.40
Others (Subordinated Debt)	63.25	85.43	(26.0%)	62.08	1.9%	297.67
Total	1802.84	1625.16	10.9%	1731.86	4.1%	6,742.04

3. Other Income

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Commission / Exchange	31.64	29.55	7.1%	35.44	(10.7%)	147.70
Insurance Commission	24.55	22.74	8.0%	31.76	(22.7%)	106.10
Treasury / Trading Income	(11.72)	20.60	(156.9%)	(37.29)	(68.6%)	66.82
Miscellaneous Income	205.83	121.21	69.8%	374.40	(45.0%)	816.19
Total	250.30	194.10	29.0%	404.31	(38.1%)	1136.81

4. Operating Expenses

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Payment for Employees	660.90	689.53	(4.2%)	731.73	(9.7%)	2780.36
Rent, Taxes and Lightning	31.09	27.89	11.5%	32.76	(5.1%)	122.86
Printing & Stationery	2.79	2.64	5.7%	2.99	(6.7%)	12.35
Advertisement & Publicity	1.97	1.03	91.3%	4.56	(56.8%)	12.18
Depreciation in Bank's Property	32.23	33.41	(3.5%)	65.42	(50.7%)	167.83
Directors' Fees, Allowances & Expenses	1.42	0.71	100.0%	0.75	89.3%	3.64
Auditors' Fees & Expenses	5.83	2.80	108.2%	5.61	3.9%	18.03
Law Charges	3.76	4.55	(17.4%)	4.26	(11.7%)	17.07
Postage, Telephones etc	0.76	1.02	(25.5%)	1.03	(26.2%)	4.14
Repairs & Maintenance	10.14	9.98	1.6%	9.66	5.0%	40.22
Insurance	49.91	38.80	28.6%	50.55	(1.3%)	181.60
Other Expenditure	242.09	156.29	54.9%	174.96	38.4%	640.56
Total	1042.89	968.65	7.7%	1084.28	(3.8%)	4000.84

Break-up:**5. Provisions & Contingencies**

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Provision for Tax	172.91	196.66	(12.1%)	224.64	(23.0%)	851.24
Provision for Bad & Doubtful Debts	33.73	(23.78)	(241.8%)	58.04	(41.9%)	29.50
Provision for Standard Advances	(18.98)	7.46	(354.4%)	32.94	(157.6%)	84.67
Provision for Non Performing Investments	(1.73)	(1.39)	24.5%	(69.81)	(97.5%)	(90.27)
Provision for Frauds/ Embezzlements	2.03	0.23	782.6%	0.56	262.5%	3.05
Provision for diminution in fair value of Restructured / Rescheduled advances	0.00	0.00	-	(34.48)	(100.0%)	(34.48)
Provision for Unreconciled Entries	0.00	0.00	-	3.76	(100.0%)	3.76
Provision for Contingent Liabilities/Contingencies	0.04	0.00	-	(0.17)	(123.5%)	(0.14)
Total	188.00	179.18	4.9%	215.48	(12.8%)	847.33

6. Deposits

Amount in Rupees crore

Particulars	As on Jun 30, 2025	As on Jun 30, 2024	% Change YoY	As on Mar 31, 2025	% Change QoQ
Demand Deposits	14613.68	13655.52	7.0%	16239.66	(10.0%)
Saving Deposits	53286.61	52325.44	1.8%	53603.75	(0.6%)
Term Deposits	80641.53	66592.17	21.1%	78726.04	2.4%
Total	148541.82	132573.13	12.0%	148569.46	0.0%

Geographical Break-up (as on June 30 2025)

Particulars	J&K UT		RoI (Incl Ladakh)		Bank as a Whole
	Amount	% age	Amount	% age	
Deposits (in Rs crore)	1,24,317	83.7%	24,225	16.3%	148542
CASA Ratio (in percent)	NA	48.88%	NA	29.44%	45.71
Gross Advances (in Rs crore)	70,957	68.2%	33,082	31.8%	104039
Gross NPA (in Rs crore)	2,483	68.2%	1,156	31.8%	3638
Number of Branches	841	82.5%	178	17.5%	1019
Number of ATM's	1272	89.3%	152	10.7%	1424

Movement in Gross NPA's

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Balance at the start of the period	3604.84	3956.20	(8.9%)	4041.04	(10.8%)	3956.20
Additions during the period	273.70	173.56	57.7%	197.56	38.5%	952.91
Up gradations during the period	88.61	94.41	(6.1%)	92.95	(4.7%)	368.28
Write off (includes Technical Write off)	6.74	10.74	(37.2%)	330.44	(98.0%)	348.93
Compromise / Settlements	38.76	39.04	(0.7%)	18.22	112.7%	75.45
Other Recoveries	106.24	127.97	(17.0%)	192.15	(44.7%)	511.60
Balance at the close of the period	3638.19	3857.59	(5.7%)	3604.84	0.9%	3604.84

Sector-wise Breakup Advances & NPAs (June 30 2025)

Amount in Rupees crore

Sector	Gross Advances	Exposure	Gross NPA	GNPA %
Personal Finance	40,700.73	39.12%	333.29	0.82%
Trade	11,368.18	10.93%	771.97	6.79%
Agriculture	11,346.62	10.91%	337.43	2.97%
Financial Markets	10,599.65	10.19%	488.90	4.61%
Services	9,914.85	9.53%	741.45	7.48%
Infrastructure	8,035.17	7.72%	168.07	2.09%
Manufacturing	6,571.97	6.32%	612.42	9.32%
Others*	2,456.67	2.36%	10.93	0.44%
Against Cash Collaterals	1,869.59	1.80%	0.58	0.03%
Real Estate	1,175.83	1.13%	173.17	14.73%
Total	1,04,039.28	100.00%	3,638.19	3.50%

*Others include Food Credit, Micro Credit, Mining & Quarrying

Movement in Restructured Assets

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Balance at the start of the period	1576.94	1786.51	(11.7%)	1656.77	(4.8%)	1786.51
Additions during the period	4.27	8.92	(52.1%)	8.15	(47.6%)	35.94
Disbursements during the period	0.00	0.24	(100.0%)	0.00	-	0.20
Reductions / Reclassification / Up gradations	36.52	10.17	259.1%	45.79	(20.2%)	86.98
Recoveries during the period	129.72	46.27	180.4%	42.19	207.5%	158.73
Balance at the close of the period	1414.98	1739.23	(18.6%)	1576.94	(10.3%)	1576.94
NPA's out of outstanding restructured portfolio	948.63	1020.87	(7.1%)	966.10	(1.8%)	966.10
Provisions held against these NPA's	847.05	880.04	(3.7%)	862.60	(1.8%)	862.60

Sector-wise Breakup Restructured Loans (30.06.2025)

Amount in Rupees crore

Sector	STANDARD		N.P.A		Total	
	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
SERVICES	171.18	15.41	182.70	144.35	353.88	159.76
MANUFACTURING	78.79	11.78	237.50	210.41	316.29	222.19
TRADE	32.61	4.79	232.18	214.06	264.79	218.84
REAL ESTATE	55.04	6.00	156.47	156.47	211.51	162.47
AGRICULTURE	73.13	10.01	79.09	77.45	152.23	87.46
PERSONAL FINANCE	46.37	6.87	17.34	9.71	63.71	16.58
INFRASTRUCTURE	9.17	1.14	41.44	32.69	50.61	33.83
OTHERS @	0.06	0.01	1.91	1.91	1.96	1.92
Grand Total	466.35	55.99	948.63	847.05	1414.98	903.04

Others include Micro Enterprises, Mining & Quarrying

Restructured Loan Portfolio - Breakup (30.06.2025)

Amount in Rupees crore

Particulars	Standard		NPA		Total Restructured	
	Amount	Prov.	Amount	Prov.	Amount	Prov.
J&K						
Flood 2014 / Unrest 2016	1.48	0.15	173.07	170.36	174.56	170.50
Rehab-2019	1.30	0.13	6.59	5.11	7.89	5.24
Resolution Framework 1 & 2	189.58	27.55	73.89	29.75	263.47	57.30
Others	170.17	12.81	399.51	368.73	569.68	381.54
TOTAL J&K	362.53	40.64	653.07	573.95	1015.61	614.59
Rest of India						
Resolution Framework 1 & 2	99.61	14.93	162.87	146.52	262.48	161.45
Others	4.20	0.42	132.69	126.58	136.89	127.00
TOTAL REST OF INDIA	103.81	15.35	295.56	273.10	399.37	288.45
GRAND TOTAL (BANK)	466.35	55.99	948.63	847.05	1414.98	903.04

Break-up of Deposits:

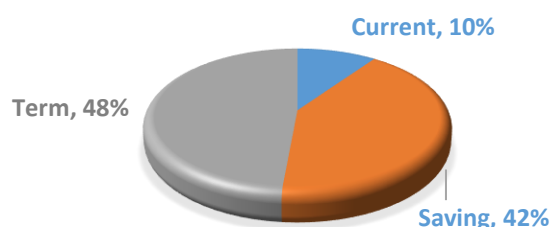
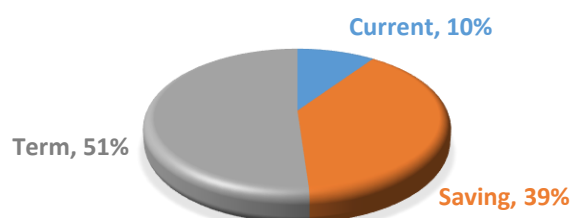
June 30, 2025

June 30, 2024

J&K UT

Total Deposits – Rs 124317 crore

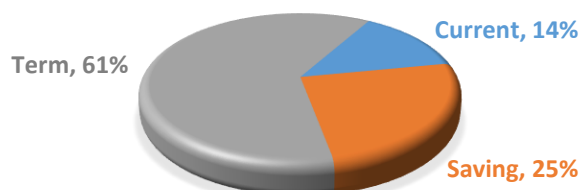
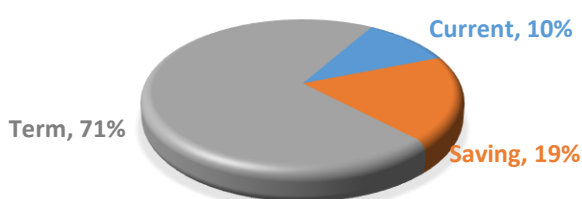
Total Deposits – Rs 115039 crore



Rest of India (incl. Ladakh UT)

Total Deposits – Rs 24225 crore

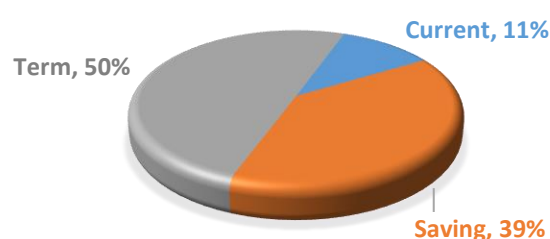
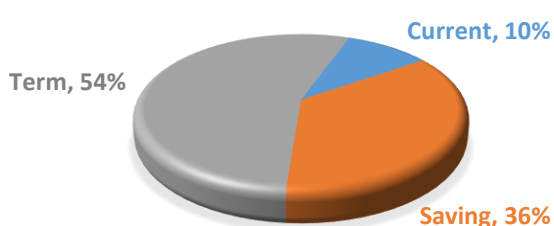
Total Deposits – Rs 17534 crore



Bank as Whole

Total Deposits – Rs 148542 crore

Total Deposits – Rs 132573 crore



Incremental Growth in Deposits

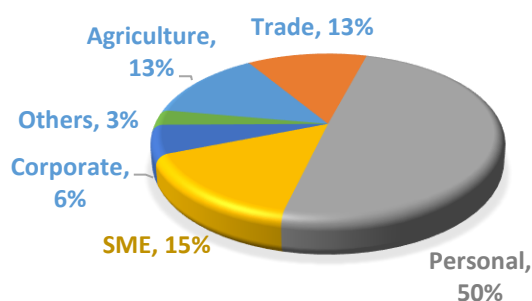
Amount in Rupees crore

Particulars	Region	As on Jun 30, 2025	As on Jun 30, 2024	Increment	% Change
Deposits	J&K UT	1,24,316.96	1,15,039.19	9,277.77	8.1%
	Rest of India	24,224.86	17,533.95	6,690.91	38.2%
	Whole Bank	1,48,541.82	1,32,573.14	15,968.68	12.0%

Sectoral Break-up of Advances:

June 30, 2025

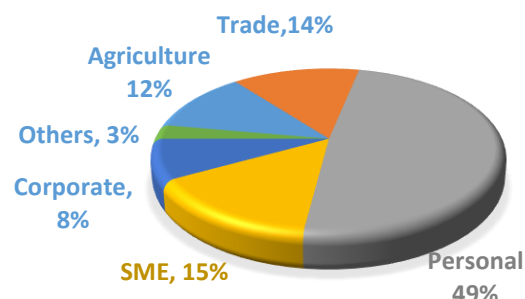
Gross Advances – Rs 70957 crore



J&K UT

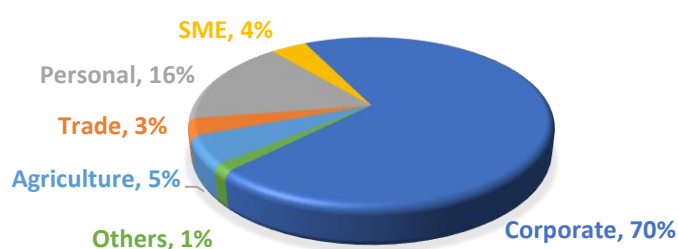
June 30, 2024

Gross Advances – Rs 67502 crore

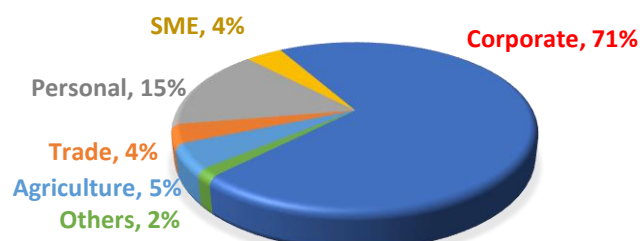


Rest of India (incl. Ladakh UT)

Gross Advances – Rs 33082 crore

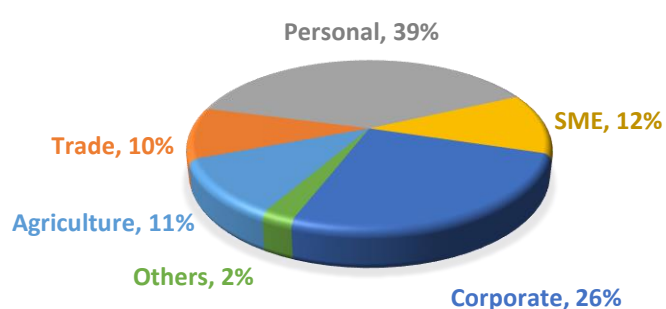


Gross Advances – Rs 31077 crore

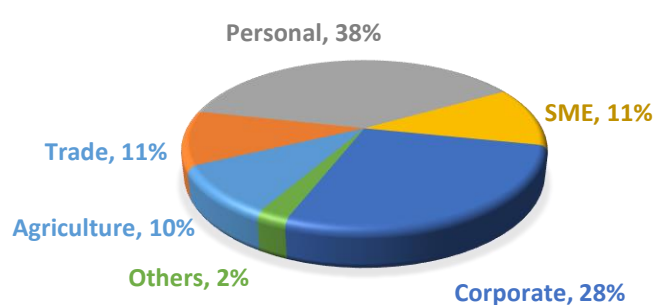


Bank as Whole

Gross Advances – Rs 104039 crore



Gross Advances – Rs 98580 crore



Incremental Growth in Advances:

Amount in Rupees crore

Particulars	Region	As on Jun 30, 2025	As on Jun 30, 2024	Increment	% Change
Gross Advances	J&K UT	70,957.00	67,502.39	3,454.61	5.1%
	Rest of India	33,082.28	31,077.39	2,004.89	6.5%
	Whole Bank	1,04,039.28	98,579.78	5,459.50	5.5%

Categorization of Investments (I)

Amount in Rupees crore

Particulars	As on Jun 30, 2025	As on Jun 30, 2024	% Change YoY	As on Mar 31, 2025	% Change QoQ
Held to Maturity (HTM)					
· Government/ Other Approved Securities	26268.54	22932.39	15%	26105.18	1%
· Shares	0.00	0.00	-	0.00	-
· Debentures & Bonds	199.68	99.66	100%	299.60	(33%)
· Others	0.00	0.00	-	0.00	-
Sub-Total	26468.22	23032.05	15%	26404.78	0%
%age of HTM to Total Investments	61.90%	69.66%		64.07%	
FVTPL (NON-HFT)					
· Government/ Other Approved Securities	0.00	0.00	-	0.00	-
· Shares	104.39	104.27	0%	92.88	12%
· Debentures & Bonds	52.08	50.37	3%	51.36	1%
· Others	207.38	24.89	733%	205.66	1%
Sub-Total	363.85	179.53	103%	349.90	4%
%age of FVTPL to Total Investments	0.85%	0.54%		0.85%	
FVTPL (HFT)					
· Government/ Other Approved Securities	176.73	121.70	45%	21.17	735%
· Shares	4.74	5.34	(11%)	3.50	35%
· Debentures & Bonds	586.67	0.00	-	0.00	-
· Others	714.50	578.14	24%	0.00	-
Sub-Total	1482.64	705.18	110%	24.67	5910%
%age of FVTPL-HFT to Total Investments	3.47%	2.13%		0.06%	
ISJ					
· Subsidiaries & Joint Ventures	40.00	40.00	0%	40.00	0%
· Others (Associate –JKGB)	217.97	217.97	0%	217.97	0%
Sub Total	257.97	257.97	0%	257.97	0%
%age of ISJ to Total Investments	0.60%	0.78%		0.63%	
Available for Sale (AFS)					
· Government/ Other Approved Securities	6764.62	5130.67	32%	5956.61	14%
· Shares	0.00	0.00	-	0.00	-
· Debentures & Bonds	2904.77	751.96	286%	2229.64	30%
· Others	4516.15	3008.50	50%	5989.08	(25%)
Sub-Total	14185.54	8891.13	60%	14175.33	0%
%age of AFS to Total Investments	33.18%	26.89%		34.40%	
Total Investment	42758.22	33065.86	29%	41212.66	4%

Categorization of Investments (II)

Amount in Rupees crore

Particulars	As on Jun 30, 2025	As on Jun 30, 2024	% Change YoY	As on Mar 31, 2025	% Change QoQ
SLR Securities	33209.89	28184.76	18%	32082.96	4%
Non SLR Securities	9548.33	4881.10	96%	9129.69	5%
Total Investment	42758.22	33065.86	29%	41212.65	4%
SLR Securities as % age to total Investments	77.67%	85.24%	-	77.85%	-
Non SLR Securities as % age to total Investments	22.33%	14.76%	-	22.15%	-

Movement in Non-Performing Investments

Amount in Rupees crore

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	% Change YoY	Q4 FY '24-25	% Change QoQ	FY 2024-25
Opening balance	764.50	903.76	(15.4%)	879.62	(13.1%)	903.76
Additions during the period	0.00	0.00	-	0.00	-	11.48
Recovery/Reductions during the period	203.93	0.00	-	115.12	77.1%	150.74
Closing balance	560.57	903.76	(38.0%)	764.50	(26.7%)	764.50
Provisions held against NPIs	522.79	859.74	(39.2%)	727.98	(28.2%)	727.98

Duration of Investments

in Years

Particulars	As on Jun 30, 2025	As on Jun 30, 2024	As on March 31, 2025
HTM Portfolio	3.72	3.72	3.62
FVTPL	6.02	6.48	6.25
FVTPL (HFT) Portfolio	2.69	1.02	6.43
AFS Portfolio	2.96	2.57	2.33
Total Portfolio	3.45	3.34	3.17

Yield on Investments (on daily average balances)

In percent

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	Q4 FY '24-25	FY 2024-25
SLR Securities	7.03	7.11	7.15	7.14
Non SLR Securities	5.89	5.22	5.82	5.76
Total Portfolio	6.75	6.77	6.84	6.84

Analytical Ratios:

Particulars	Q 1 FY '25-26	Q 1 FY '24-25	Q4 FY '24-25	FY 2024-25
Net Interest Margins (%)	0.93	0.96	0.97	
Annualized	3.72	3.86	3.88	3.92
Yield on Advances (%)	2.34	2.38	2.36	
Annualized	9.35	9.50	9.44	9.56
Yield on Investments (%)	1.69	1.70	1.71	
Annualized	6.74	6.78	6.85	6.80
Cost of Deposits (%)	1.21	1.16	1.20	
Annualized	4.83	4.66	4.80	4.75
Post Tax Return on Assets (%)	0.29	0.27	0.36	
Annualized	1.17	1.08	1.44	1.32
Post Tax Return on Average Net-worth (%)	3.65	3.70	4.57	
Annualized	14.60	14.82	18.27	17.37
Cost to Income Ratio (%)	60.78	61.96	57.54	57.73
Credit / Deposit (CD) Ratio (%)	68.15	72.00	70.13	70.13
CASA Ratio (%)	45.71	49.77	47.01	47.01
Business per Employee (In Rupees crore)	20.20	18.01	20.18	20.18
Net Profit per Employee (In Rupees lakh)	3.92	3.27	4.67	
Annualized	15.69	13.09	18.70	16.65
Number of Employees	12122	12259	12250	12250
Business Per Branch (In Rupees crore)	244.10	227.26	247.62	247.62
Net Profit per Branch (In Rs crore)				
Annualized	1.90	1.65	2.29	2.04
Branches – Excluding Extension Counters, Controlling Offices & RCC's	1019	1006	1019	1019
Number of ATMs	1424	1425	1424	1424
Gross NPAs (In Rupees crore)	3638.19	3857.59	3604.84	3604.84
Net NPAs (In Rupees crore)	829.02	727.58	818.07	818.07
Gross NPA Ratio (%)	3.50	3.91	3.37	3.37
Net NPA Ratio (%)	0.82	0.76	0.79	0.79
NPA Coverage Ratio (%)	90.09	91.57	90.28	90.28
Credit Cost (%)				
Annualized	0.13	0.00	0.09	0.00
Capital Adequacy Ratio (%)	15.98	15.07	16.29	16.29
CET-1	12.69	11.76	12.95	12.95
i. Tier I	13.68	12.81	13.96	13.96
ii Tier II	2.30	2.26	2.34	2.34
Earnings per Share (In Rupees)	4.40	3.77	5.31	
Annualized	17.61	15.09	21.23	18.91
Net Asset Value (In Rupees)	123.05	104.11	118.18	118.18
Adjusted Book Value (In Rupees)	115.52	97.51	110.75	110.75

Shareholding Pattern as on June 30, 2025 vis-à-vis June 30, 2024:

S No.	PARTICULARS	Number of Shares Held as on Jun 30, 2025	% to Capital	Number of Shares Held as on Jun 30, 2024	% to Capital
1.	Promoters – Governments of UTs of J&K and Ladakh	65,40,98,280	59.40	65,40,98,280	59.40
2.	Resident Individuals	24,36,01,994	22.12	23,98,42,135	21.78
3.	FII/FPI	8,82,43,545	8.01	7,88,39,301	7.16
4.	Indian Mutual Funds	3,84,07,286	3.49	4,05,30,293	3.68
5.	Indian Financial Institutions	2,36,01,391	2.14	3,28,38,943	2.98
6.	Body Corporates	2,65,67,276	2.41	2,65,01,939	2.41
7.	Non-Resident Indians	2,08,46,915	1.89	2,07,50,525	1.88
8.	Others (AIF / IEPF / Trusts)	54,76,823	0.50	77,14,315	0.70
9.	Clearing Members	3,38,953	0.03	66,732	0.01
	TOTAL	110,11,82,463	100	110,11,82,463	100

For more information, contact:

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