

**Jammu and Kashmir Bank Limited**

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Kashmir, India  
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## **Board Secretariat**

Ref:- JKB/BS/F3652/2025/298  
Date: 21<sup>st</sup> January, 2025

**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, 2024**

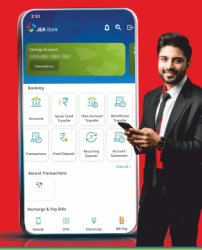
Dear Sirs,

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 Kashmir Observer, Daily Excelsior and Business Standard (Delhi & Mumbai Edition) on 21<sup>st</sup> January, 2025 regarding Reviewed Financial Results of the Bank for the Quarter and Nine Months ended December 31, 2024.

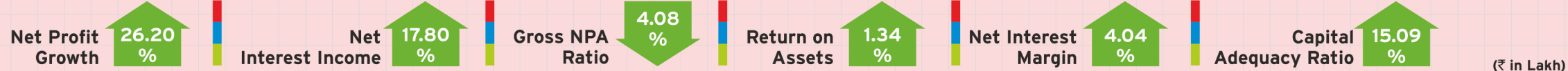
This is for your information and appropriate dissemination.

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

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



## FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>st</sup> DECEMBER, 2024



S. No.	PARTICULARS	STANDALONE						CONSOLIDATED						
		QUARTER ENDED			NINE MONTHS ENDED			QUARTER ENDED			NINE MONTHS ENDED			YEAR ENDED
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024	
	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)		
1	Total income from operations (net)	344840	341963	306330	1005651	890311	1203785	345171	342431	306697	1006880	891183	1205087	
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	75791	75446	55996	212452	155569	238457	75846	75683	56086	212901	155766	238807	
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	75791	75446	55996	212452	155569	238457	75846	75683	56086	212901	155766	238807	
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	53151	55092	42108	149792	112860	176727	52860	55278	42277	149988	113778	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	11013	11013	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year							1085664						
8	Securities Premium Account	291950	291950	291945	291950	291945	291945	291950	291950	291945	291950	291945	291945	
9	Net Worth	1258761	1209036	1055628	1258761	1055628	1096677	1254662	1205227	1051855	1254662	1051855	1092381	
10	Paid up Debt Capital/Outstanding Debt	238100	288100	288100	238100	288100	288100							
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-							
12	Debt Equity Ratio	0.19	0.24	0.27	0.19	0.27	0.26							
13	Total Debts to total assets	0.01	0.02	0.02	0.01	0.02	0.02							
14	Operating Margin (%)	21.69%	23.01%	17.97%	21.18%	18.12%	18.91%							
15	Net Profit Margin (%)	15.41%	16.11%	13.75%	14.90%	12.68%	14.68%							
16	Earnings Per Share (before extraordinary items) (₹1/- each) for continuing and discontinued operations													
	Basic : (* not annualized)	4.83*	5.00*	4.03*	13.60*	10.91*	16.80	4.80*	5.02*	4.05*	13.62*	11.00*	16.84	
	Diluted : (* not annualized)	4.83*	5.00*	4.03*	13.60*	10.91*	16.80	4.80*	5.02*	4.05*	13.62*	11.00*	16.84	
17	Capital Redemption Reserve	-	-	-	-	-	-							
18	Debenture Redemption Reserve	-	-	-	-	-	-							

**NOTE :**

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