



Board Secretariat

Ref:-JKB/BS/F3652/2024/054
Date: 06th May, 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
PhirozeJeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code:532209

SUB: - PUBLICATION OF NOTICE IN NEWSPAPER CONTAINING AUDITED FINANCIAL RESULTS OF THE BANK FOR THE FINANCIAL YEAR ENDED MARCH 31, 2024

Dear Sirs,

Pursuant to Securities Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the copy of the newspaper publication published in the State Times, Udaan, Earth News, Kehwat, The Hindu Business Line (Delhi & Mumbai Edition), Kashmir Observer, Punjab Kesari, News Now and Aftab on 05th May, 2024 regarding Audited Financial Results of the Bank for the Financial Year ended March 31, 2024.

This is for your information and appropriate dissemination.

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Net Profit Growth

48.0 %

Provision Coverage Ratio

91.58 %

Gross NPA Ratio

4.08 %

Return on Assets

1.22 %

Yield on Advances

9.54 %

Net NPA Ratio

0.79 %

(₹ in Lacs)

S. No.	PARTICULARS	STANDALONE					CONSOLIDATED				
		QUARTER ENDED			YEAR ENDED		QUARTER ENDED			YEAR ENDED	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)	(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
1	Total income from operations (net)	313474	306330	267840	1203785	1011192	313904	306697	268068	1205087	1012047
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	82888	55996	62481	238457	178436	83041	56086	62537	238807	178604
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	82888	55996	62481	238457	178436	83041	56086	62537	238807	178604
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	63867	42108	47633	176727	119738	63344	42277	47262	177122	118052
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	10316	11013	11013	10316	11013	10316
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				1085664	855881				1081368	851190
8	Securities Premium Account	291945	291945	218242	291945	218242	291945	291945	218242	291945	218242
9	Net Worth	1096677	1055628	832367	1096677	832367	1092381	1051855	827675	1092381	827675
10	Paid up Debt Capital/Outstanding Debt	288100	288100	288100	288100	288100					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio	0.26	0.27	0.35	0.26	0.35					
13	Total Debts to total assets	0.02	0.02	0.02	0.02	0.02					
14	Operating Margin (%)	21.18%	17.97%	16.79%	18.91%	18.38%					
15	Net Profit Margin (%)	20.37%	13.75%	17.78%	14.68%	11.84%					
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations										
	Basic : (* not annualized)	5.80	4.03*	4.91*	16.80	12.43	5.75	4.05*	4.87*	16.84	12.25
	Diluted : (* not annualized)	5.80	4.03*	4.91*	16.80	12.43	5.75	4.05*	4.87*	16.84	12.25
17	Capital Redemption Reserve	-	-	-	-	-					
18	Debenture Redemption Reserve	-	-	-	-	-					

NOTE :

1. The above is an extract of the detailed format of quarter/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/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

2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.