



## Board Secretariat

Ref:-JKB/BS/F3652/2023/355  
Date: 06<sup>th</sup> May, 2023

### 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

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, 2023**

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, State Samachar, Udaan, Earth News, Tamil e Irshad, Mint (Delhi & Mumbai Edition) Greater Kashmir, Kashmir Observer, Srinagar News, The Hindu (Delhi, Mumbai & Bangluru Edition), Daily Watan and Uqaab on 05<sup>th</sup> May, 2023 regarding Audited Financial Results of the Bank for the Financial Year ended March 31, 2023.

This is for your information and appropriate dissemination.

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

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

# Scaling New Heights. Setting New Benchmarks

Net Profit Growth

139 %

Net Interest Margin

3.89 %

Gross NPA Ratio

6.04 %

Return on Assets

0.89 %

NII Growth

21 %

Net NPA Ratio

1.62 %



**J&K Bank**  
Serving To Empower

YOUR BANK SINCE 1938

THE JAMMU &amp; KASHMIR BANK LIMITED | CIN: L65110JK1938SGC000048

## Financial Results for the Quarter/Year ended 31st March, 2023

(₹ in Lakh)

S.No.	PARTICULARS	STANDALONE					CONSOLIDATED				
		QUARTER ENDED			YEAR ENDED	YEAR ENDED	QUARTER ENDED			YEAR ENDED	YEAR ENDED
		31.03.2023	31.12.2022	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.12.2022	31.03.2022	31.03.2023	31.03.2022
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)	(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
1	Total income from operations (net)	267840	268267	220941	1011192	875749	268068	268472	221154	1012047	876646
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	62481	51706	37401	178436	101270	62537	51768	37520	178604	101672
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	62481	51706	11852	178436	74270	62537	51768	11971	178604	74672
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	47633	31159	11220	119738	50156	47262	30716	11883	118052	49485
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	10316	9616	9330	10316	9330	10316	9616	9330	10316	9330
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				855881	697052				851190	694047
8	Securities Premium Account	218242	185111	176047	218242	176047	218242	185111	176047	218242	176047
9	Net Worth	832367	789553	706382	832367	706382	861506	785233	703377	861506	703377
10	Paid up Debt Capital/Outstanding Debt	288100	288100	236000	288100	236000					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio	0.35	0.36	0.33	0.35	0.33					
13	Total Debts to total assets	0.02	0.02	0.02	0.02	0.02					
14	Operating Margin (%)	16.79%	20.28%	14.38%	18.38%	15.22%					
15	Net Profit Margin (%)	17.78%	11.61%	5.08%	11.84%	5.73%					
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations										
	Basic : (* Not Annualized)	4.91*	3.24*	1.20*	12.43	6.04	4.87*	3.19*	1.27*	12.25	5.96
	Diluted : (* Not Annualized)	4.91*	3.24*	1.20*	12.43	6.04	4.87*	3.19*	1.27*	12.25	5.96
17	Capital Redemption Reserve	-	-	-	-	-					
18	Debenture Redemption Reserve	-	-	-	-	-					

## NOTE :

- 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](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.

For And On behalf of the Board  
BALDEV PRAKASH  
Managing Director & CEO  
DIN : 09421701