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W www.jkbank.net E: board.sectt@jkbmail.com

Ref:-JKB/BS/F3652/2017/98 Dated: 22<sup>nd</sup> July, 2017

### **Board Secretariat**



National Stock Exchange of India Ltd Exchange Plaza 5th Floor Plot No. C/1 G-Block Bandra Kurla Complex Bandra (E) Mumbai - 400 051

The Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers Dalal street Mumbai - 400 001

Sub: - Regulation 30 of the SEBI (LO&DR) Regulations, 2015 Financial Results for the Quarter ended 30th June, 2017

Dear Sirs

Pursuant to Regulation 30 of the SEBI (Listing Obligations and disclosure Requirements) Regulations, 2015, we are enclosing herewith copy of the Reviewed Financial Results of the Bank for the quarter ended 30<sup>th</sup> June, 2017. The results were taken on record by the Board of Directors at their meeting held on 22<sup>nd</sup> July, 2017 at Srinagar.

The meeting ended at 3:30 P.M.

Thanking you

Yours faithfully The Jammy & Kashmir Bank Ltd.

(Mohammad Shafi Mir) Company Secretary

Dhar Tiku & Co. Arora Vohra & Co. Dharam Raj & Co.
Chartered Accountants Chartered Accountants

## Limited Review Report for the Quarter / Period ended June 30, 2017

To The Board of Directors, The Jammu & Kashmir Bank Ltd.

#### Introduction

We have reviewed the accompanying statement of Standalone unaudited financial results of The Jammu & Kashmir Bank Limited (the "Bank") for the quarter/period ended June 30, 2017. These financial results are the responsibility of the Bank's management and have been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

#### Scope of Review:

We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity". This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim financial results consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the generally accepted Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

The Financial Results incorporate the relevant returns of 31 Branches and Treasury operations reviewed by us , out of which 11 were reviewed through Core banking system of the bank and management inputs, 421 branches reviewed by other Chartered Accountants and Banks own officials(retired) acting as Concurrent auditors of the Bank and un-reviewed in respect of 514 branches. In the conduct of our Review, in addition to 31 Branches and Treasury operations reviewed by us, we have relied on the review reports in respect of non-performing assets, received from Banks Concurrent Auditors aggregating 421 branches. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the branches of the bank. The 32 branches reviewed by us cover 50.11% of advances portfolio of the Bank and 93.32% of NPA of the bank.

#### Conclusion

Based on our review conducted as aforesaid, subject to limitations in scope as mentioned in para 2 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other prevailing recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with RBI circular (2016-17/29 dt. 28.07.2016 wrt half year/quarterly review)

including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

#### **Emphasis of matter**

We draw the attention to note 5, 13 and 14 to the financial results

- 1. Regarding relaxation in asset classification allowed by RBI in the previous year that all borrowal accounts of J & K state except those which are overdue as on July 7, 2016, in terms of RBI master directions for Relief measures by banks in areas affected by natural calamities. Accordingly the bank has rehabilitated / restructured borrowal accounts including the accounts overdue as on July 7, 2016 after recovering the overdue amount as of July 7, 2016. A total amount of ₹3265.83 crores represent the rehabilitated amount for which provision of ₹163.29 crores and ₹134.98 crores on account of DIFV has been kept as on 31.03.2017. The rehabilitated amount as on 30<sup>th</sup> June, 2017 has increased to Rs. 3885.23 crores for which the management has provided additional provision Of ₹30.07 Crores as required during this quarter.
- 2. The bank has recognized by way of Deferred Tax Asset (DTA) as per AS-22 on the difference in the provision for Non-Performing Assets as per the books and income tax and DTA of Rs 23818 lacs which has been recognized during this quarter included in tax expense, based on the estimates of likely recovery in NPA accounts in future.
- 3. An extraordinary item has been reflected in the profit and loss account by the bank which has been made for the purpose of creating an additional provision of Rs.23818 lacs over and above the required provision. This has resulted in increase in NPA provision by same amount and the Provision Coverage Ratio (PCR) has also increased from 67.17% to 70.26%.

Our opinion is not qualified in respect of these matters.

For Dhar Tiku & Co. Chartered Accountants

FRN: 003423N

CA. Madhusudan Mehe Partner

M. No. 097409

Place: Srinagar Dated: July 22, 2017 For Arora Vohra & Co. Chartered Accountants

FRN: 09487N

CA. Hardeep Aggarwal Partner Aggarwal

M. No. 088243

For Dharam Raj & Co. Chartered Accountants

FRN: 014461N

A Pharam Raj

Partner M. No. 094108



# THE JAMMU & KASHMIR BANK LTD. CORPORATE HEADQUARTERS, M. A. ROAD, SRINAGAR CIN:L65110JK1938SGC000048

# **BALANCE SHEET AS AT 30TH JUNE, 2017**

		( ₹ IN LACS )
	As at	As at
	30.06.2017	30.06.2016
CAPITAL AND LIABILITIES		
Capital	5570	4849
Reserves and Surplus*	592934	639837
Deposits	7174448	6899980
Borrowings	127605	106600
Other Liabilities and Provisions	188896	161082
TOTAL :-	8089453	7812348
ASSETS		
Cash and Balance with Reserve Bank of India	325421	285422
Balance with Banks & Money at Call & Short Notice	302252	22052
Investments	2070395	2138431
Advances	4873319	4885442
Fixed Assets	155052	77399
Other Assets	363014	403602
TOTAL :-	8089453	7812348

<sup>\*</sup> Includes Profit for the quarter 1st. Rs.3019 Lacs Previous corresponding quarter Rs.2288 Lacs

FOR & ON BEHALF OF THE BOARD

Parvez Ahmed Chairman & CEO DIN: 03467232

Place : Srinagar Dated : 22nd July, 2017

In terms of our report of even date annexed

For Dhar Tiku & Co. Chartered Accountants FRN: 0034231

CA. Madausedan Meher Partner (M. No. 097409) For Arora Vohra & Co Chartered Accountants FRN: 009487N

CA. Hardeep Aggarwal Partner (M. No. 088243). JAM For Dharam Raj & Co Chartered Accountants ERN: 014461N

CA. Obaram Raj Partner (M. No. 094108)



#### THE JAMMU & KASHMIR BANK LTD. CORPORATE HEADQUARTERS M. A. ROAD, SRINAGAR-190001 CIN:L65110JK1938SGC000048

SEGMENT RESULTS

									( \ III Lacs )	
	FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2017	3 Months Ended 30.06.2017	3 Months Ended 31.03.2017	3 Months Ended 30.06.2016	YEAR ENDED 31,03,2017	Description	3 Months Ended 30.06.2017	3 Months Ended 31.03.2017	3 Months Ended 30.06.2016	YEAR ENDED 31.03.2017
.No.	PARTICULARS	(Un-Audited)	(Audited)	(Un-Audited)	(Audited)		(Un-Audited)	(Audited)	(Un-Audited)	(Audited)
1	interest Earned (a+b+c+d)	168032	167819	167235	668580	1) Segment Revenue (Income)				produces
	a) Interest/Discount on Advances/Bills	120721	115487	124086	478435	i) Treasury Operations	50001	56133	47259	202454
	b) Income on investments	38595	49838	39906	178261	ii) Corporate/Wholesale Banking	50934	53968	62828	209155
	c) Interest on Balance with R.B.I. & Other Inter Bank Funds	8706	2494	3179	11721	iii) Retail Banking	83343	75360	82556	227140 315478
	d) Others	10	0	64	163	iv) Other Banking Business	1074	1562	1125	
2	Other Income	11021	12455	11670	49286	Total	185352	187023	193768	4529
	Total income (1 + 2)	179053	180274	178905	717866	Less: Inter Segment Revenue	6299	6749	14863	756302
4	interest Expended	96811	102323	103975	417386	Net Income from Operations	179053	180274		38436
5	Operating Expenses (I+II)	45393	50315	39999	171046	2) Segment Results (Profit before tax)	178033	1802/4	178905	717866
	I. Employees Cost	30317	29966	27764	112254	i) Treasury Operations	(3820)	2213		
	II. Other Operating Expenses	15076	20349	12235	58792	Corporate/Wholesale Banking	7543	(26200)	(158)	(13561
6	Total Expenditure (4+5) (Excluding Provisions & Contingencies)	142204	152638	143974	588432	iii) Retail Banking	5334		115	(73304
			102000	145574	300432	iv) Other Banking Business	(73)	(24556)	3126	(64169)
7	Operating Profit before Provisions and Contingencies (3-6)	36849	27636	34931	129434	Total Profit before tax	8984	(646) (49189)	478	437
	Provisions (other than tax) and Contingencies	27865	76825	31370	280031		8904	(49189)	3561	(150597)
	Exceptional Items	27603	70023	31370	280031	3) Capital Employed				
10	Profit (+)/loss (-) from ordinary activities before tax (7-8-9)	8984	(49189)	3561	/AFOROTO	(Segment assets-Segment Liabilities)				
11	Tax Expenses	(17853)	6241	1273	(150597)	i) Treasury Operations	2572255	2511863	2383738	2511863
	Net Profit (+)/Loss (-) from ordinary activities after tax (10-11)	26837	(55430)	2288	12632	ii) Corporate/Wholesale Banking	263369	339424	35318	339424
13	Extraordinary items (net of tax expenses)	23818			(163229)	iii) Retail Banking	(2236364)	(2282248)	(1774618)	(2282248)
14	Net Profit (+)/Loss (-) for the period (12-13)	3019	(55430)	2288		iv) Other Banking Business	(756)	(1389)	247	(1389)
	Paid-up Equity Share Capital (Face Value Rs. 1 /- per share)	5570			(163229)	Total :-	598504	567650	644685	567650
16	Reserves excluding revaluation reserves	5570	5215	4849	5215	Notes:	Note: The Bank has only one ge	ographical segment i.e. domesti	c segment.	
	reserves excitating revaluation reserves				562435	1. The above standalone financial results have be	en reviewed by the Audit Committee of	f the Board in their meeting held	on 21st July, 2017 and approved by	v the Board of Directors at
17	Analytical Ratios					its meeting held on 22nd July, 2017 and the same Bank of India and as per the requirement of listing	have been subjected to Limited review	by the Statutory Central Auditor	s of the Bank, in line with the guide	ilines issued by Reserve
( )		1				2. The above results for the quarter/ period ended	30th june, 2017 have been prepared	ollowing the same accounting po	icies that were followed in the pre-	paration of account financial
ı I	(i) Percentage of Shares held by Govt. of J&K.	59.23%	56.45%	53.17%	56.45%					
	(ii) Capital Adequacy Ratio % (BASEL III)	11.10%	10.80%	11.89%	10.80%	<ol><li>The results have been arrived at after consider investment on the basis of prudential norms and s</li></ol>	ng provision for Standard Assets, Non-	Performing Advances, Restructur	ed Advances, SDR/S4 Accounts / D	epreciation / Provision for
			10000000							ged Foreign Currency
	(CET1 Ratio)	9.16%	8.70%	10.64%	8.70%	<ol><li>The bank has made technical write off of advan</li></ol>	ces amounting to 7665.67 crores and a	ccordingly the gross NPA's has re	duced by same amount	
	(iii) Earning per share (EPS) ₹	,				<ol> <li>The bank has recognized by way of Deferred Ta 723818 lacs which has been recognized during this</li> </ol>	x Asset (DTA) as per AS-22 on the diffe	erence in the provision for Non-Pe	forming Assets as per the books a	nd income tax and DTA of
i I	a) Basic and diluted EPS before Extraordinary items	1				<ol> <li>The bank has on 07.06.2017 allotted 3.55.25.32</li> </ol>	21 equity shares of ₹1/= each on prefe	rential basis to the Government of	lammu & Kashmir promoter and r	najority shareholder of the
iΙ	(net of tax expense) for the period, for the year to date and for the	,								
i 1	[ [ [ [ [ [ [ [ [ [ [ [ [ [ [ [ [ [ [	4.000		0.474				unting to ₹30749114.05 has beer		
i I	date and for the previous year ( * not annualized)	4.82*	(11.41)	0.47*	(33.59)	<ol> <li>During the current quarter, depreciation on appraisant. Depreciation / Amortization on appreciation.</li> </ol>	reciated value of Premises assets amounting to I	5727813 97 has been charged to	applied/ charged to Revaluation R	eserve Fixed Assets
i 1	<ul> <li>b) Basic and diluted EPS after Extraordinary items for the period,</li> </ul>				(55.56)	8. Provision for terminal benefits (Pension, Gratuit	ed value of Land assets amounting to t y and Leave Salary Encashment) has b	5727813.97 has been charged to een made as per actuarial valuat	Revaluation Reserve Fixed Assets	account.
i I	for the year to date and for the previous year ( * not annualized)	1			(55.56)	account. Depreciation / Amortization on appreciate 6. Provision for terminal benefits (Pension, Gratuit 9. Provision coverage ratio as at 30th june, 2017 in	ed value of Land assets amounting to t y and Leave Salary Encashment) has b	5727813.97 has been charged to een made as per actuarial valuat	Revaluation Reserve Fixed Assets	account.
( I		0.54*	(11.41)	0.47*	(33.59)	account. Depreciation / Amortization on appreciat 8. Provision for terminal benefits (Pension, Gratuit 9. Provision coverage ratio as at 30th june, 2017 if was 50.12%. 10. Pursuant to section 135 of Companies Act. 201	ed value of Land assets amounting to y and Leave Salary Encashment) has be s 70.26% after taking into account the	5727813.97 has been charged to een made as per actuarial valuat floating provision of ₹348.72 cror of the average pet profits (Profit I	Revaluation Reserve Fixed Assets on. es held by the bank, the coverage	account ratio as on 30th june, 2016
	(iv) NPA Ratio's	0.54*	(11.41)	0.47*		account. Depreciation / amortization on appreciation.  8. Provision for terminal benefits (Pension, Gratuit 9. Provision coverage ratio as at 30th june, 2017 is was 50.12%.  10. Pursuant to section 135 of Companies Act, 201 years for CSR activities. Accordingly. bank is required.	ed value of Land assets amounting to 9 y and Leave Salary Encashment) has b \$ 70.26% after taking into account the L3, the bank is required to expend 2% tred to spend 70.04 Cryres for the EV 2	15727813.97 has been charged to een made as per actuarial valuati floating provision of ₹348.72 cror of the average net profits (Profit t	Revaluation Reserve Fixed Assets on. es held by the bank, the coverage efore tax) made during three imm	account. ratio as on 30th June, 2016 ediate preceding financial
١ ١	The state of the s	0.54* 564062	(11.41) 600001	0.47* 471492	(33.59)	account. Depreciation / Amortization on appreciate 8. Provision for terminal benefits (Pension, Gratuit 9. Provision coverage ratio as at 30th June, 2017 is was 50.12%. 10. Pursuant to section 135 of Companies Act, 201 years for CSR activities. Accordingly, bank is requi 11. In terms of RBI circular No DBR. No BP. 61.721.	ed value of Land assets amounting to 1 y and Leave Salary Encashment) has b 5 70.26% after taking into account the L3, the bank is required to expend 2% fred to spend 70.04 Crores for the FY 2! 0.6 201/2015-16 dated 01.07.2015 on	15727813.97 has been charged to een made as per actuarial valuat floating provision of ₹348.72 cror of the average net profits (Profit to 017-18, however bank has spent 1 **RASEL.III control requisitors** res	Revaluation Reserve Fixed Assets on. es held by the bank, the coverage lefore tax) made during three imm. 8.62 Crores during quarter ended de toorthee with the BBI Circular New 18.62 Crores during the services New 18.62 Crores during the services 18.62 Crores during 18.62 Crores during	account ratio as on 30th June, 2016 ediate preceding financial 30th June, 2017
	(iv) NPA Ratio's			471492	(33.59) 600001	actomir: Deprectation / Amortization on appreciation 8. Provision for terminal benefits (Pension, Gratuit 9. Provision coverage ratio as at 301b) tune, 2017 11 10. Persuant to section 135 of Companies Act, 201 years for CSR activities. Accordingly, bank is required 11. In terms of RBI circular No DBIA No BP 86.3/21 DBR No BP 86.80/21 06.201/2014-15 dated 31.00 sisclosures including leverage ratio and iousidity of disclosures including leverage ratio and iousidity of the company o	ed value of Land assets amounting to 1 y and Leave Salary Encashment) has to 5 70.26% after taking into account the 13, the bank is required to expend 2% red to spend **0.04 Crores for the FY 2! 0.6.201/2013-16 dated 01.07.2015 on 2015 on Prudential Guidelines on Capi overage ratio under BASE-III framewo.	1572783.3.97 has been charged to een made as per actuarial valuat floating provision of ₹348.72 cror of the average net profits (Profit to 17-18, however bank has spent 1 "BASEL-III capital regulations" rea tal Adequacy and Liquidity stands.	Revaluation Reserve Fixed Assets on. es held by the bank, the coverage lefore tax) made during three imm 8.62 Crores during quarter ended d together with the RBI Circular No.	account. ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017.
	(iv) NPA Ratio's  a) Amount of Gross NPAs  b) Amount of Net NPAs	564062 226719	600001 242537	471492 302347	(33.59) 600001 242537	Scount: Depreciation / Amortization on appreciation / Provision Certains bearing the sinon, Gratuit 9 - Provision Contential Demander Librarion, Gratuit vas 50.12%.  10. Pursuant to section 135 of Companies Act, 201 years for CSR activities. Accordingly, bank is required. In interns 6 RBI circular No.DBR No. BP BC.1/21 DBR No.DBR No.BB PC.1/21 DBR No.DBR No.BB RC.1/21 DBR No.DBR No.BB RC.1/21 DBR No.DBR No.BBR RC.1/21 DBR No.BBR NO	ed value of Land assets amounting to 3 yand Leave Salary Encashment) has b 5 70.26% after taking into account the 1.3, the bank is required to expend 2% red to spend 50.04 Crores for the FY 2 0.6.201/2015-16 dated 01.07.2015 on 2015 on Prudential Guidelines on Capl overage ratio under BASEL-III framewo subjected for limited review.	15727813.97 has been charged to een made as per actuarial valuat floating provision of ₹348.72 cro of the average net profits (Profit to 1017-18, however bank has spent to "BASEL-III capital regulations" rea tal Adequacy and Liquidity standark. Accordingly, these disclosures	Revaluation Reserve Fixed Assets on. es held by the bank, the coverage sefore tax) made during three imm 8.62 Crores during quarter ended d together with the RBI Circular Na trd amendments requires banks to are being made available on bank	account. ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017. b. make applicable Pillar 3 's website i.e.
	(iv) NPA Ratio's a) Amount of Gross NPAs	564062	600001	471492 302347 9.31%	(33.59) 600001 242537 11.20%	account. Depreciation / Amortization on apprecial Servision for terminal benefits (Pension, Gratuit Servision, Fortunal Servision, Gratuit was 50.12%.  No 12%.  10. Pursuant to section 135 of Companies Act, 20; years for CSR activities. Act cordingly, bank is requil. In terms of RBI circular No.DBR. No.DBR. BE. 1,21 DBR. No.DBR. DE. 20.21.05 act 20.21.20 BR. No.DBR. No.DBR. DE. 20.21.20 BR. No.DBR. No.DBR. DE. 20.21.20 BR. No.DBR. No.DBR. No.DBR. DE. 20.21.20 BR. No.DBR. NO	et value of Land assets amounting to y and Leave Salary Encashment) has to 7 0.26% after taking into account the 17 0.26% after taking into account the riced to spend 10.04 Crores for the FY 21 0.6.201/2015-16 dated 0.10, 2015 on 2015 on Prudential Guidelines on Capi overage ratio under BASEL III framewe subjected to limited review. April 12, 2, 2017 under Passel (2016) and 2, 2017 u	15727813.97 has been charged to eeen made as per actuarial valuat floating provision of 7348.72 cror of the average net profits (Profit to 1017-18, however bank has spent 18ASEL-III capital regulations" rea 18ASEL-III capital regulations regulations 18ASEL-III capital regulations regulations 18ASEL-III capital regula	Revaluation Reserve Fixed Assets on. es held by the bank, the coverage lefore tax) made during three imm fixed Corons during quarter ended di together with the RBI Circular N tod amendments requires banks required to are being made available on bank provision of \$27.78 crores being 15.0 to the bank made recessor, promissions to the company of the company	account. ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017. b. make applicable Pillar 3 's website i.e. % of the existing
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Net Advances	564062 226719 10.79%	600001 242537 11.20% 4.87%	471492 302347 9.31% 6.19%	(33.59) 600001 242537 11.20% 4.87%	account: Depreciation / Amortization on appreciation S. Provision for terminal benefits (Pension, Gratuit 9. Provision coverage ratio as at 301, June, 2017; 10. Pursuant to section 135 of Companies Act, 2019 years for CRR activities. Accordingly, bank is required to the control of the contr	ed value of Land assets amounting to y and Leave Salary Encashment) has is 70.26% after taking into account the 370.26% after taking into account the tred to spend to 0.4 Crores for the FY 21.06.2012/015-16 dated 0.07.2015 on Prudential Guidelines on Capt 2.05.2015 on Prudential Guidelines on Capt 2.05.2017 under Food Credit availled by St. 2.05.2017 under Food Credit availled	15727813.97 has been charged to eeen made as per actuarial valuat floating provision of ₹348.72 crot of the average net profits (Profit is 1571-18, however bank has spent "BASEL-III capital regulations" rea 141 Adequacy and Liquidity stand rk. Accordingly, these disclosures 0.16, bank is required to make a ate Government of Punjab. The B in asset (Lassification for all hor in asset (Lassification for all hor in asset (Lassification for all hor in asset (Lassification for all hor	Revaluation Reserve Fixed Assets on sheld by the bank, the coverage effore tax) made during three imm 8.62 Crores during quarter ended d together with the RBI Circular Not are being made available on bank to are being made available on bank provision of £2.78 crores being 15 ink has made necessary provisions powel account.	account. ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017 make applicable Pillar 3 's website i.e. % of the existing
18	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances	564062 226719 10.79% 4.65%	600001 242537 11.20%	471492 302347 9.31%	(33.59) 600001 242537 11.20%	account. Depreciation / Amortization on appreciation Servision for terminal benefits (Pension, Gratuit Nation of the Companies Act, 20) years for CSR activities. Accordingly, bank is required. In the Companies Act, 20) years for CSR activities. Accordingly, bank is required. In the Companies Act, 20) years for CSR activities. Accordingly, bank is required. In the Companies Act, 20) years for CSR activities. Accordingly, bank is required activities. Bell 20, 20, 20, 20, 20, 20, 20, 20, 20, 20,	ed value of Land assets amounting to y and Leave Salary Encashment) has to 7 0.26% after taking into account the 17 0.26% after taking into account the riced to spend 10.04 Crores for the FY 2 0.6.201/2015-16 dated 10.7.2015 on 2015 on Prudential Guidelines on Capi overage ratio under BASEL III framewo subjected to limited review. BZ21.04.048/2015-16 dated April 12.3 12.104.048/2015-16 dates provided by 10.1048/2015-16.1048.	15727813.97 has been charged to even made a sper actuarial valuat floating provision of *7348.72 cro of the average net profits (Profit 2017-18, however bank has spent PBASEL-III. capital regulations* rea tal Adequacy and Liquidity stand kt. Accordingly, these disclosures 1016. bank is required to make a pake Government of Punjab. The Bit is not provided to the profit of the pake Government of Punjab. The Bit is in areas, affected by Natival Dool.	Revaluation Reserve Fixed Assets on the best of the bank, the coverage efforte tax; made during three imme. 8.62 Crores during quarter ended to together with the RBI Circular No trd amendments requires banks to are being made available on bank provision of \$27.78 crores being 15 ink has made necessary provisions ownal accounts of 164 State except	account.  ratio as on 30th june, 2016  ediate preceding financial 30th june, 2017.  make applicable Pillar 3  's website i.e.  % of the existing those which are overdue
18	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Head Net Net Advances (iv) Return on Assets (Annualized)	564062 226719 10.79% 4.65% 0.15%	600001 242537 11.20% 4.87% (2.04%)	471492 302347 9.31% 6.19%	(33.59) 600001 242537 11.20% 4.87%	actount. Depreciation / Amortization on appreciation Servision for terminal benefits (Pension, Gratuit Servision, Fortunal Servision, Gratuit was 50.12%.  No 12%.  10. Pursuant to section 135 of Companies Act, 20; years for CSR activities. Accordingly, bank is requilible. The companies of RBI circular No DBR. No. BP. BC. 1/21 DBR. No. BR. BC. 1/21 DBR. No. BC. 1/21	ed value of Land assets amounting to V and Leave Salary Encashmenth) has be 7 0.26% after taking into account the 2 7 0.26% after taking into account the control of the 10.04 Co	15727813.97 has been charged to eeen made a sper actuarial valuat floating provision of 1348.72 cro of the average net profits (Profit 1017-18, however bank has spent PBASEL-III. captair regulations* res tal Adequacy and Liquidity stand, k. Accordingly, these disclosures to the control of the control of the control of the control of the c	Revaluation Reserve Fixed Assets on the best of the be	account ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017. make applicable Pillar 3 's website i.e. 's of the existing in those which are overdue billated/restructured outline for the chick of the winch an overdue billated/restructured outline for which an
18	(iv) NPA Ratio's  a) Amount of Gross NPAs  b) Amount of Net NPAs  c) % of Gross NPAs to Gross Advances  d) % of Net NPAs to Net Advances  (v) Return on Assets (Amaulized)  Aggregate of Public Share Holding	564062 226719 10.79% 4.65% 0.15%	600001 242537 11.20% 4.87% (2.04%)	471492 302347 9.31% 6.19% 0.12%	(33.59) 600001 242537 11.20% 4.87% (2.04%)	account. Deplectation / Amortization on appreciation / Amortization on appreciation / Provision Creation / Provision Control (Partial Provision) / Provision /	et value of Land assets amounting to y and Leave Salary Encashment) has to 7.0.26% after taking into account the 2.70.26% after taking into account the freed to spend 10.04 Crores for the FY 2. 06.201/2013-16 dated 0.10.7.2015 on 2015 on Prudential Guidelines on Capi overage ratio under BASELI framewor overage ratio under BASELI framewor overage ratio under BASELI framewor 2015 on Prudential Guidelines on Capi 2016 the Salary of the Capital 18/21.04 0.48/2015-16 dated April 12. 2. 2.017 under Food credit availed by 51 the previous year. RBI allowed relaxation in sissued for feeller Measures by Banks mount as of July 07. 2016. In total, add been legit as provision and DFV response.	15727813.97 has been charged to even made a sper actuarial valuat floating provision of *7348.72 cro 1017-18. however bank has spent 18745E-III: aptital regulations* rea tal Adequacy and Liquidity stand K. Accordingly, these disclosures 016. bank is required to make a part as the Government of Punjab. The Bin in asset classification for all bon in areas affected by Natural Cali ances to the tune of *7365.83 cr ctively at on \$1.03.2017.	Revaluation Reserve Fixed Assets on. by the bank, the coverage hefore tax; made during three imm 8.62 Crores during quarter ended to together with the RBI Circural Nerd amendments requires banks to are being made available on bank provision of ₹27.8 crores being 15 which has made necessary provisions rowal accounts of J&K state except mitted and the state of the state of the state of the state being made to the state of the state being made to the state of the state of the state of the state being the state of the state	account.  action and 30th june, 2016  ediate preceding financial 30th june, 2017.  make applicable Pillar 3  5 website i.e.  5 of the existing  those which are overdue billitated/restructured unctured for which an
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Net Advances (iv) Return on Assets (Amousted) Aggregate of Public Share Holding (i) No of Shares (ii) Percentage of Share Holding (iii) Percentage of Share Holding	564062 226719 10.79% 4.65% 0.15%	600001 242537 11.20% 4.87% (2.04%)	471492 302347 9.31% 6.19% 0.12%	(33.59) 600001 242537 11.20% 4.67% (2.04%) 227025360	account. Depreciation / Amortization on appreciation of Provision for terminal benefits (Pension, Gratuit & Provision for terminal benefits (Pension, Gratuit was 50.12%.  Was	ed value of Land assets amounting to y and Leave Salary Encashment) has to 7 0.26% after taking into account the 3 7 0.26% after taking into account the Joseph Charles of the Property of the	15727813.97 has been charged to even made a sper actuarial valuat floating provision of ₹348.72 cro of the average net profits. [Profit is 137-38. however bank has spent 1985E-III: applications* restal Adequacy and Liquidity stands (x. Accordingly, these disclosures to the control of the co	Revaluation Reserve Fixed Assets on the body of the bank, the coverage shell by the bank, the coverage refers taxi made during there imm. 8 62 Crores during quarter ended of topether with a control of the coverage of the c	account.  action as 30th june, 2016 ediate preceding financial 30th june, 2017. make applicable Pillar 3 5 website i.e. 5 of the existing those which are overdue billitated/restructured cuctured for which an ores during this quarter.
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Ne NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Net Advances (iv) Return on Assets (Amnualized) Aggregate of Public Share Holding (iv) No of Shares (iii) Percentage of Share Holding Promoters and promoter group Shareholding a) Pedgeetic-uncheed	564062 226719 10.79% 4.65% 0.15%	600001 242537 11:20% 4.87% (2.04%) 227025360 43.55%	471492 302347 9.31% 6.19% 0.12% 227025360 46.83%	(33.59) 600001 242537 11.20% 4.87% (2.04%) 227025360 43.55%	account. Depreciation / Amortization on appreciation / Amortization on appreciation for terminal benefits (Pension, Gratuit 9-85-912).  10. Pursuant to section 135 of Companies Act, 201 years for CSR activities. Accordingly, bank is required in the control of the Companies Act, 201 years for CSR activities. Accordingly, bank is required in the control of the Companies Act, 201 years for CSR activities. Accordingly, bank is required sisclosures including leverage ratio and injudity c www. jkbank. net. These disclosures have not been 21. in compliance to RBI letter no.DBR. No. BB 1300 outstanding balance of 12.51.8 crores as on 30.0 in the control of disturbances in the state of jck in it as on july 07, 2016 in terms of RBI Master Direction borrowal accounts after recovering the overdue an amount of 163.25 crores and 13.4.38 crores has a mount of 163.25 crores and 13.4.38 crores has been reflected.	ed value of Land assets amounting to 3 yand Leave Staley Encashmenth) has to 7 0.26% after taking into account the 3 7 0.26% after taking into account the 1.3. the bank is required to expend 2% red to spend 10.04 Crores for the FY 2 0.6 201/2015-16 dated 0.10, 2015 on 2015 on Prudential Guidelines on Capp overage ratio under BASELI fif framew subjected to limited review. B21.04.048/2015-16 dated April 12, 2 5.2017 under Food credit availed by St. B21.04.048/2015-16 dated April 12, 2 begrevious year. R81 allowed relaxations issued for Relief Measures by Bank mount as of July 07, 2016. In total, advisors to 10.00 per 10.	15727813.97 has been charged to even made a sper actuarial valuat floating provision of ₹348.72 cro of the average net profits. [Profit is 137-38. however bank has spent *PASE_III. lagabat regulations* restal Adequacy and Liquidity stands *c. Accordingly, these disclosures could be a specific to the second se	Revaluation Reserve Fixed Assets on es held by the bank, the coverage letters tax: made during three imm 8.62 Crores during quarter ended the fixed of the fixed fixed of the fixed three three three to did amendments, and are being made available on bank provision of £27.78 crores being 15 ank has made necessary provisions rowal accounts of J6K state except mittes. Accordingly Bank has reha rese have been rehabilitated / restr did additional provision of £30.07 cro- ose of creating an additional provision get Ratio [PCA] has also increased	account.  ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017.  make applicable Pillar 3 's website i.e.  % of the existing ithose which are overdue billitated/restructured cuctured for which an ores during this quarter. iden of 72.3818 lacs over from 67.17% to 70.26%.
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Net Advances (iv) Return on Assets (Annualized) Aggregate of Public Share Holding (is No of Shares	564062 226719 10.79% 4.65% 0.15%	600001 242537 11.20% 4.87% (2.04%)	471492 302347 9.31% 6.19% 0.12%	(33.59) 600001 242537 11.20% 4.67% (2.04%) 227025360	account. Depreciation / Amortization on appreciation of Amortization on appreciation of Soil 278.  New York of terminal benefits (Pension, Gratuit was 50.12%.  No 50.12%.  10. Pursuant to section 135 of Companies Act, 20; years for CSR activities. Accordingly, bank is required. In the companies of RBI circular No.DBR. No.DBR. DE. DE. DE. DE. DE. DE. DE. DE. DE. DE	et value of Land assets amounting to y and Leave Salary Encashment) has to 7 0.26% after taking into account the 17 0.26% after taking into account the ried to spend 10.04 Crores for the FY 2 0.6.20/2015-16 dated 0.10, 2015 on 2015 on Prudential Guidelines on Capi overage ratio under BASEL-III framewe subjected to limited review. All 10.10 county of the County of the subjected to limited review. All 10.10 county of the previous year. RBI allowed relaxation mount as of july 07, 2016. In total, add been kept as provision and DIFV respa as increased to 13.865.23 crores for with a profit and loss account by the bank of in increase in NPA provision by same to be subjected.	15727813.97 has been charged to even made a sper actuarial valuat floating provision of ₹348.72 cro of the average net profits (Profit 1017-18, however bank has spent PBASEL-III. capital regulations* rea tal Adequacy and Liquidity stand K. Accordingly, these disclosures 1016, bank is required to make a set Government of Punjab. The B in in asset classification for all bor in areas affected by Natural Cal arances to the tune of ₹3265.83 cr settively as on \$1.03.2017. Ich the management has provided settively as on \$1.03.2017. In the provision cover which has been made for the purp amount and the Provision Covern and the provision at the provision at	Revaluation Reserve Fixed Assets on es held by the bank, the coverage hefore tax) made during three imme. 8.62 Crores during quarter ended to together with the RBI Circular No tot are being made available on bank provision of 727.78 crores being 35 his has made necessary provisions has made necessary provision to the provision of 727.78 crores with the service of the provision of 30.07 crores of additional provision of 73.0.7 crores ose of creating an additional provision gige Ratio (PCR) has bis oincreased higher rates in respect of advance	account. ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017 wake applicable Pillar 3 's website i.e. % of the existing those which are overdue billitated/restructured outstude for which an ores during this quarter. ion of £23818 lacs over from £1.78 to 70.26%.
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Net Advances (j) Net Net NPAs to Net Advances (jo Pletur on Assets (Amnusting)) Aggregate of Public Share Holding (jo No of Shares) (ji) Percentage of Share Holding promoters and promoter group Shareholding a) Pledged/Encumbered - Number of Shares - Percentage of shares (as a % of the total shareholding of promoter	564062 226719 10.79% 4.65% 0.15% 227025360 40.77%	600001 242537 11.20% 4.67% (2.04%) 227025360 43.55%	471492 302347 9 31% 6 19% 0 12% 227025360 46 83%	(33.59) 600001 242537 11.20% 4.87% (2.04%) 227025360 43.55%	account. Depleciation / Amortization on appreciation / Amortization on appreciation of reterminal benefits (Pension, Gratuit 5. Provision, coverage ratio as at 301b, June, 2017 * 1. Pursuant to section 135 of Companies Act, 201 years for CSR activities. Accordingly, bank is required in the control of the companies of RB circular No DBR. No BP 8.C. 1/21 DBR No BP 8.C. 8/21 DBR No BP 8.C. 1/21 DBR No BP 8.C. 8/21 DBR No BP 8.C. 1/21 DBR NO BP 8	ed value of Land assets amounting to y and Leave Salary Encashmenth) has to 7 0.26% after taking into account the 3 7 0.26% after taking into account the 1.00 to 1.00	15727813.97 has been charged to even made a sper actuarial valuat floating provision of ₹348.72 cro of the average net profits (Pofit is 137.38, however bank has spent PASAEII cape PASAEII cape PASAEII cape and the spent at all Adequacy and Liquidity stands its. Accordingly, these disclosures (A. Accordingly, these disclosures to a constitution of the provision at a cape and the provision at an asset Casasification for all bor in asset classification for all bor in asset classification for all bor in asset classification for all bor ances to the tune of ₹326.5 as creticely as on 31.03.2017. In the management has provision at anomunt and the Provision Coversities of the purposition at a company and the control of ₹3.40 crops provision at 673.34 crops provi	Revailuation Reserve Fixed Assets on, as he had by the bank, the coverage lefore tax) made during three imm to 8.62 Crores during quarter ended of together with the RBI Circular No are being 15 and to are the second of the control	account.  ratio as on 30th june, 2016  ediate preceding financial 30th june, 2017.  b.  wake applicable Pillar 3  website i.e.  who of the existing  those which are overdue billateal/restructured  routured for which an  ores during this quarter.  sion of 72.3818 lacs over  from 67.17% to 70.26%,  to stressed sector of the  (instead of 0.4% as
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Net Advances (j) % of Net NPAs to Net Advances (j) Return on Assets (Amustited) Aggregate of Public Share Holding (j) No of Shares. (ii) Percentage of Share Holding Promoters and promoter group Shareholding a) Piedged(Encumbered Number of Shares Percentage of shares (as a % of the total shareholding of promoter and promoter group)	564062 226719 10.79% 4.65% 0.15%	600001 242537 11,20% 4,87% (2,04%) 227025360 43,55% Nil	471492 302347 9.31% 6.19% 0.12% 227025360 46.83%	(33.59) 600001 242537 11.20% 4.87% (2.04%) 227025360 43.55%	account. Depreciation / Amortzation on appreciation / Amortzation on appreciation / Provision Creation and Conference of the Conference of	et value of Land assets amounting to 2 yand Leave Salary Encashment) has to 2 70.26% after taking into account the 2 70.26% after taking into account the 10.6.201/2013-13. The bank is required to spend 70.04 Crores for the FY 2 10.6.201/2013-13. dated 0.10, 7.2013 on 2013 on Prudential Guidelines on Capi 2013 on Prudential Guidelines on Capi 2013 on Under BASELI framework overage ratio under BASELI framework over the province of the provi	15/27813.97 has been charged to even made a sper actuarial valuat floating provision of *73.8.72 cro 1017-18. however bank has spent 1017-18. however bank has spent *PASEL-III. capital regulations* rea tal Adequacy and Liquidity stand *K. Accordingly, these disclosures 1016. bank is required to make a 1 at 60 Government of Punjab. The Bin in asset classification for all bor in areas affected by Natural Cali ances to the tune of *73.65.83 cro ctively at on \$1.03.2017. Cattley at on \$1.03.2017. Cattley at on \$1.03.2017. In about the provision cover which has been made for the pury amount and the Provision Cover insection of the purposition of \$1.00 points	Revaluation Reserve Fixed Assets on. by the bank, the coverage hefore tax; made during three imm 8.62 Crores during quarter ended to together with the RBI Circular Nerd amendments requires banks to are being made available on bank provision of ₹27.8 crores being 15 mich has made necessary provisions rowal accounts of J&K state except mitted accounts of J&K state except account of J&K state excep	account.  ratio as on 30th june, 2016  ediate preceding financial 30th june, 2017.  make applicable Pillar 3  s website i.e.  s of the existing  those which are overdue bilitated/restructured unctured for which an  overfrom 57.17% to 70.26%, s to stressed sector of the (instead of 0.4% as  proceedings has been
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Hest NPAs to Gross Advances (iv) Return on Assets (Amousted) Aggregate of Public Share Holding (iv) No of Share Share Holding (iv) No of Share Folding (iv) Percentage of Share Holding (iv) Percentage of Shares (as a % of the total shareholding of promoter and promoter group) - Percentage of shares (as a % of the total share-capital of the company)	564062 226719 10.79% 4.65% 0.15% 227025360 40.77%	600001 242537 11.20% 4.67% (2.04%) 227025360 43.55%	471492 302347 9 31% 6 19% 0 12% 227025360 46 83%	(33.59) 600001 242537 11.20% 4.87% (2.04%) 227025360 43.55%	account. Depreciation / Amortization on appreciation Servision for terminal benefits (Pension, Gratuit Servision, Fortunal Servision, Gratuit was 50.12%.  10. Pursuant to section 135 of Companies Act, 20; years for CSR activities. Accordingly, bank is requil. In terms of RBI circular No.DBR. No. BP.8C.172 DBR No.BP.8C.8072. D6E 2017/2014-15 dated 31.30 disclosures including leverage ratio and liquidity cwww, libank.net. These disclosures have not been 21 in compliance to RBI letter no.DBR. No.BP.3072. D1. 12 in compliance to RBI letter no.DBR. No.BP.3072. D1. 13 in view of disturbances in the state of 16/s in the 30 nujuly of 2.026 in terms of RBI Master Directio borrowal accounts after recovering the overdue and amount of \$1.63.29 crores and *13.4.98 crores has The rehabilitated amount as on 30th june. 2017 h 14. An extraordinary item has been reflected in thand above the required provision. This has resulted in the state of 16/s in the 15 number of 16/s results of 16/s in the 16/s results of 16/s results of 16/s in the 16/s results of 16/s resu	et value of Land assets amounting to 2 yand Leave Salary Encashment) has to 2 70.26% after taking into account the 2 70.26% after taking into account the 10.6.201/2013-13. The bank is required to spend 70.04 Crores for the FY 2 10.6.201/2013-13. dated 0.10, 7.2013 on 2013 on Prudential Guidelines on Capi 2013 on Prudential Guidelines on Capi 2013 on Under BASELI framework overage ratio under BASELI framework over the province of the provi	15/27813.97 has been charged to even made a sper actuarial valuat floating provision of *73.8.72 cro 1017-18. however bank has spent 1017-18. however bank has spent *PASEL-III. capital regulations* rea tal Adequacy and Liquidity stand *K. Accordingly, these disclosures 1016. bank is required to make a 1 at 60 Government of Punjab. The Bin in asset classification for all bor in areas affected by Natural Cali ances to the tune of *73.65.83 cro ctively at on \$1.03.2017. Cattley at on \$1.03.2017. Cattley at on \$1.03.2017. In about the provision cover which has been made for the pury amount and the Provision Cover insection of the purposition of \$1.00 points	Revaluation Reserve Fixed Assets on. by the bank, the coverage hefore tax; made during three imm 8.62 Crores during quarter ended to together with the RBI Circular Nerd amendments requires banks to are being made available on bank provision of ₹27.8 crores being 15 mich has made necessary provisions rowal accounts of J&K state except mitted accounts of J&K state except account of J&K state excep	account.  ratio as on 30th june, 2016  ediate preceding financial 30th june, 2017.  make applicable Pillar 3  s website i.e.  s of the existing  those which are overdue bilitated/restructured unctured for which an  overfrom 57.17% to 70.26%, s to stressed sector of the (instead of 0.4% as  proceedings has been
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Ne NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Gross Advances (iv) Return on Assets (Amousted) Aggregate of Public Share Holding (iv) No of Shares (iii) Percentage of Share Holding (iv) No of Shares (iv) Percentage of Share Holding vi) Nedgoed/Encumbered Number of Shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Percentage of shares (as a % of the total share capital of the company) b) Non-encumbered	564062 226719 10.79% 4.65% 0.15% 227025360 40.77% Nil Nil	600001 242537 11,20% 4,87% (2,04%) 227025360 43,55% Nil	471492 302347 9.31% 6.19% 0.12% 22702580 46.83% Nii	(33.59) 600001 242537 11.20% 4.87% (2.04%) 227025360 43.55% Nii	account. Depreciation / Amortzation on appreciation / Amortzation on appreciation / Provision for terminal benefits (Pension, Gratuit Provision for terminal benefits (Pension, Gratuit Provision for terminal benefits) (Pension, 1972) (Pension for St.) (Pension for	et value of Land assets amounting to V and Leave Salary Encashmenth) has to 70.26% after taking into account the 27.0.26% after taking into account the 19.0.26% after taking into account the 19.0.26% and 19.0.2015 on 20.120.15 on 20.120.15 on 20.120.15 on 20.120.15 on Prudential Guidelines on Capp overage ratio under BASELIN framework overage ratio under BASELIN framework and 19.0.2015 on Brudential Guidelines on Capp 19.0.2015 on Prudential Guidelines on 20.120.10 under BASELIN framework and 19.0.2016 on 19.0.2017 on 1	15/27813.97 has been charged to even made a sper actuarial valuat floating provision of *73.8.72 cro 1017-18. however bank has spent 1017-18. however bank has spent *PASEL-III. capital regulations* rea tal Adequacy and Liquidity stand *K. Accordingly, these disclosures 1016. bank is required to make a 1 at 60 Government of Punjab. The Bin in asset classification for all bor in areas affected by Natural Cali ances to the tune of *73.65.83 cro ctively at on \$1.03.2017. Cattley at on \$1.03.2017. Cattley at on \$1.03.2017. In about the provision cover which has been made for the pury amount and the Provision Cover insection of the purposition of \$1.00 points	Revaluation Reserve Fixed Assets on. by the bank, the coverage hefore tax; made during three imm 8.62 Crores during quarter ended to together with the RBI Circular Nerd amendments requires banks to are being made available on bank provision of ₹27.8 crores being 15 mich has made necessary provisions rowal accounts of J&K state except mitted accounts of J&K state except account of J&K state excep	account.  ratio as on 30th june, 2016  ediate preceding financial 30th june, 2017.  make applicable Pillar 3  s website i.e.  s of the existing  those which are overdue bilitated/restructured unctured for which an  overfrom 57.17% to 70.26%, s to stressed sector of the (instead of 0.4% as  proceedings has been
	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Net NPAs to Gross Advances (iv) Return on Assets (Amoustave) Aggregate of Public Share Holding (iv) No of Shares (iii) Peccertage of Share Holding a) PedgedtEncumbered Incompany	564062 226719 10.79% 4.65% 0.15% 227025360 40.77%	600001 242537 11,20% 4,87% (2,04%) 227025360 43,55% Nil	471492 302347 9.31% 6.19% 0.12% 227025360 46.83%	(33.59) 600001 242537 11.20% 4.87% (2.04%) 227025360 43.55%	account. Depreciation / Amortization on appreciation Services (or terminal benefits (Pension, Gratuit Services) of terminal benefits (Pension, Gratuit Was 50.12%.  10. Pursuant to section 135 of Companies Act, 201 years for CSR activities. Accordingly, bank is required to the control of the Companies Act, 201 years for CSR activities. Accordingly, bank is required in the Companies of RBI circular No.DBR. No.BP.BC.171 DBR No.BP.BC.171 DBR No.BP.BC.171 DBR No.BP.BC.80721 DBR 2012104-15 dated 31.03 ticklosures intelligent entitle and includity cwww. kibank.net. These disclosures have not been 12. In compliance to RBI letter no.DBR. No.BP.BC.171 DBR 2012 in the Companies of RBI 2012 in Compliance to RBI letter no.DBR. No.BP.BC.1071 DBR 2012 in Companies of RBI 2012	ed value of Land assets amounting to y and Leave Salary Encashmenth) has be 7 0.26% after taking into account the 2 7 0.26% after taking into account the 10.06.201/2015-16 dated 01.07.2015 on 2015 on Prudential Guidelines on Capp overage ratio under BASEL-III framewe subjected to limited review. 827.10.408/2015-16 dated april 12, 2.2017 under Food Leafed april 20.2017 in Under Food Leafed april 20.2017 has a Chappen Leafed April 2.2017 has a The bank has accordingly formulated april 2.2017 has a Chappen Leafed April 2.2017 has a Chappen L	15727813.97 has been charged to even made a sper actuarial valuat floating provision of *73.8.72 cro of the average net profits (Profit 2017-18, however bank has spent 18ASEIII. captair regulations* restal Adequacy and Liquidity stand (K. Accordingly, these disclosures (K. Accordingly, these disclosures in a season of the company of	Revaluation Reserve Fixed Assets on the Section of the Section 18 and	account.  action and action ac
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	(iv) NPA Ratio's  a) Amount of Gross NPAs b) Amount of Net NPAs c) % of Gross NPAs to Gross Advances d) % of Het NPAs (iv) Return on Assets (Amoustive) (iv) Recentage of Share Holding (iv) No of Shares (iv) Recentage of Share Holding (iv) No of Shares (iv) Recentage of Share Holding (iv) No of Shares (iv) Recentage of Share Holding (iv) No of Shares (iv) Recentage of Shares (as a % of the total shareholding of promoter and promoter group) iv) Non-encumbered (iv) Number of Shares (iv) Recentage of shares (as a % of the total shareholding of promoter and promoter group)  - Percentage of shares (as a % of the total share capital of the total  - Percentage of shares (as a % of the total share capital of the total	564062 226719 10 79% 4 65% 0 15% 227025360 40 77% Nii Nii Nii 329833032	600001 242537 11.20% 4 87% (2.04%) 227025360 43.55% Nil Nil Nil 294307711	471492 302347 9 31% 6 19% 0 12% 227025380 46.83% Nii Nii 257752680	(33.59) 600001 242537 11.20% 4.67% (2.04%) 227025360 43.55% Niii Nii 294307711	account. Depreciation / Amortization on apprecial Revision for terminal benefits (Pension, Gratuit Revision) for terminal benefits (Pension, Gratuit Revision) for terminal benefits (Pension, Gratuit Revision) for the properties of Revision for SR activities. Accordingly, bank is required. In the properties of RB circular No DBR. No BP BC. 1/21 DBR No.BP BC. 80/21 D6. 201/2014-15 dated \$1.03 DBR. No.BP BC. 80/21 DBR. NO	ed value of Land assets amounting to y and Leave Salary Encashmenth) has be 7 0.26% after taking into account the 2 7 0.26% after taking into account the 1 0.06.201/2015-16 dated 01.07.2015 on 2015 on Pudential Guidelines on Capi operage ratio under BASELII framewo subjected to limited review. BZ21.04.048/2015-16 dated april 12.2 5.2017 under Food credit availed by St. 822.04.048/2015-16 dated april 12.3 5.2017 under Food credit availed by St. 822.04.048/2015-16 dated april 12.3 5.2017 in total, advanced to the previous year. Rbl allowed relaxations issued for Relief Measures by Bank on the profession of the profession of the provision of the profession of the profession of the profession of the provision by same 18/2016-17 dated June 23, 2017 has a The bank has accordingly formulated affect of 15 bank has provided an amount 48/2016-17 dated june 23, 2017 has a tractical provision of the profession of the profession of the profession of the provision of the profession of the provision of the provision of the provision of the profession of the provision of the p	15727813.97 has been charged to even made a sper actuarial valuat floating provision of *73.8.72 cro of the average net profits (Profit 2017-18, however bank has spent 18ASEIII. captair regulations* restal Adequacy and Liquidity stand (K. Accordingly, these disclosures (K. Accordingly, these disclosures in a season of the company of	Revaluation Reserve Fixed Assets on the Section of the Section 18 and	account ratio as on 30th june, 2016 ediate preceding financial 30th june, 2017.  make applicable Pillar 3 's website i.e. 's of the existing is website i.e. 's of the existing in those which are overdue billitated/restructured cuctured for which an ores during this quarter, so the second of 232818 lacs over from 67.17% to 70.26% is to stressed sector of the instead of 0.4% as proceedings has been in and all have been

(₹ in Lacs)

IN TERMS OF OUR REPORT OF EVEN DATE ANNEXED

For Dhar Tiku & Co. Chartered Accountants FRN: 003423N

CA. Madhusudan Meh Partner (M. No. 097409)

For Arora Vohra & Co Chartered Accountants FRN: 009487N

CA Hardeap Aggarwal Partner JAMMU (M. No. 088243)

For Dharam Raj & Co Chartered Accountants FRN: 014461N

(M. No. 094108)

FOR & ON BEHALF OF THE BOARD

(₹ in Lacs)

Parvez Ahmed Chairman & CEO DIN: 03467232

Place : Srinagar

Dated: 22nd July, 2017