Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results of the Jammu & Kashmir Bank Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To The Board of Directors of Jammu and Kashmir Bank Limited

- We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of Jammu and Kashmir Bank Limited ('the Bank') for the quarter ended 30th June 2019 being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015(as amended), including relevant circular issued by the SEBI from time to time, except for the disclosures relating to Pillar 3 disclosure as at 30 June 2019, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement, and have not been reviewed by us.
- 2. The Statement, which is the responsibility of the Bank's management and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI guidelines') and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the standalone financial results are free of material misstatement. A review 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 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.
- 4. The financial results incorporate the relevant returns of 157 branches and Treasury operations reviewed by us, out of which 137 branches were reviewed through Core Banking System('CBS') of the Bank and management inputs, 234 branches reviewed by other Chartered Accountants and Banks' own officials(retired) acting as Concurrent auditors of the Bank and un-reviewed in respect of 553 branches. In the conduct of our Review, in addition to 157 branches and Treasury operations reviewed by us, we have relied on the review reports in respect of non-performing assets received from concurrent auditors of aggregating 234 branches. These review reports cover 80.70% (of which 67.44% covered by us) of the advances portfolio of the bank. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from un-reviewed branches/other offices and generated through centralized database of the Bank's Head Office.
- 5. Based on our review conducted as above, subject to limitations in scope as mentioned in para 3 above and read with Notes to Accounts, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the



SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), 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 RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.

For O P Garg & Co. Chartered Accountants FRN:01194N For Verma Associates. Chartered Accountants FRN:02717N

CA.Madan Verma

Partner

M.No.08168

For P C Bindal & Co. Chartered Accountants FRN:03824N

(CA.Anil Gupta)

M.No.094713

Partner

MK. gupta

(CA.Manish Rumar Gupta) Partner M.No.097191 UDIN:19097191AAAABR3349

Place : Srinagar Dated: **3rd August 2019**

FRN:05299N

For K.K.Goel & Associates.

Chartered Accountants

(CA.Shivangni Sharma) Partner M.No.049234 UDIN:19049234AAAABR7205

UDIN: UDIN: 19094713AAAABI3198



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

BALANCE SHEET AS AT 30th JUNE, 2019

		(₹ IN CRORES)
	As at	As at
	30.06.2019	30.06.2018
CAPITAL AND LIABILITIES		
Capital	55.70	55.70
Reserves and Surplus*	6592.27	6158.11
Deposits	88963.39	77419.57
Borrowings	2622.86	3622.74
Other Liabilities and Provisions	2617.08	1836.99
TOTAL :-	100851.30	89093.11
ASSETS		
Cash and Balance with Reserve Bank of India	4064.52	3431.49
Balance with Banks & Money at Call & Short Notice	576.29	47.42
Investments	21612.09	20101.55
Advances	67949.45	59841.05
Fixed Assets	1677.10	1609.57
Other Assets	4971.85	4062.03
TOTAL :-	100851.30	89093.11
* Includes Profit for the first quarter of Rs. 21.87 Crores. Previous correspon	nding quarter Rs.52.59	Crores

FOR & ON BEHALF OF THE BOARD

R.K. CHHIBBER Interim Chairman & Managing Director DIN: 08190084 Place : Srinagar Dated : 03rd August, 2019

In terms of our report of even date annexed

For O P Garg & Co Chartered Accountants FRN: 01194N С 0 CA.Manish Kumar Gupta Partner * Partner 94N 20 (M. No. 097191) Acco

For Verma Associates Chartered Accountants FRN: 02717N CA. Madan Verm Partner (M. No. 081631

For P C Bindal & Co Chartered Accountants FRN: 03824N Bindal A RN 0038241 CA. Anil Gupta Pariner M. No. 094713) ed Aco

For K K Goel & Associates Chartered Accountants FRN: 05299N

da.Shivangni Sharma Partner (M. No. 049234)

STANDALONE - WANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2019	3 Months Ended 30.06.2019	3 Months Ended 31.03.2019-*Refer Point	3 Months Ended 30.06.2018	YEAR ENDED	Description	3 Months Ended 30.06.2019	3 Months Ended 31.03.2019- *Refer Point No.6	3 Months Ended 30.06.2018	YEAR ENDED
1	(Un-Audited)	No.6 (Audited)	(Un-Audited)	31.03.2019					31.03.2019
PARTICULARS	(Un-Audited) 2072.06		(Un-Audited) 1762.89	(Audited) 7675.56	1) Segment Revenue (Income)	(Un-Audited)	(Audited)	(Un-Audited)	(Audited)
i) Interest/Discount on Advances/Bills	1624.75		1327.19	5935.24	i) Treasury Operations	490.39	693.69	444.29	1952
) Income on Investments	405.69		393,53	1551.99	ii) Corporate/Wholesale Banking	705 43	733 27	569.51	267
) Interest on Balance with R.B.I. & Other Inter Bank Funds	41,58	49.29	41.42	159.79	iii) Retail Banking	1289.42	1434_14	1067 99	487
0 Others	0.04	27.75	0.75	28.54	iv) Other Banking Business	12.61	13.22	8.45	4
ther income otal income (1 • 2)	184.19 2256,25	403.57 2473.47	134.35 1897.24	812.63 8485.19	v) Un-Allocated Business Total	2497.85	2874.32	2090.24	954
terest Expended	1169.89	1138.64	983.70	4291.63	Less Inter Segment Revenue	2457.63	400.85	193.00	105
perating Expenses (I+II)	675.51	734.23	563.81	2478.66	Net Income from Operations	2256.25	2473.47	1897.24	848
Employees Cost	463.88	495.61	375.24	1646.18	2) Segment Results (Profit before tax)				
Other Operating Expenses otal Expenditure (4+6) (Excluding Provisions & Contingencies)	211.63	238.62 1872.87	188.57	832 48 6770.29	i) Treasury Operations	26 11	123.10	44.89	13
oral Expensions (4-2) (Exclosing From the B Contragencies)	1045.40	1072.07	1047.01	6770.23	ii) Corporate/Wholesale Banking iii) Retail Banking	53.27 275.25	-2.68 385.18	42.16 187.01	35
erating Profit before Provisions and Continuencies [3-6]	410.85	600.60	349.73	1717.90	iv) Other Banking Business	12.61	14 60	7.90	4
rovisions (other than tax) and Contingencies	293.21	377.95	255.01	1058.17	v) Un-Allocated Business	(249.60)	(297 55)	(187.24)	(88)
xceptional Items cofit (+)foss (-) from ordinary activities before tax (7-8-9)	117.64	222.65	94.72	659.73	Total Profit before tax	117.64	222.65	94.72	651
ax Expenses	95.77	7.85	42.13	194.85	c) Segment Assets i) Tressury Operations	29118.20	27523.61	23074 29	2752
et Profit (+)/Loss (-) from ordinary activities after tax (10-11)	21.87	214.80	52.59	464.88	ii) Corporate/Wholesale Banking	30416.66	31834.11	30762.92	3183
					iii) Rotail Banking	41316.29	42048.57	35255.74	4204
xtraordinary items (net of tax expenses)		-		0.00	iv) Other Banking Business	0.15	0.00	0.16	-
et Profit (+)/Loss (-) for the period (12-13) aid-up Equity Share Capital (Face Value Rs. 1 /- per share)	21.87 55.70	214.80 55.70	52 59 55.70	464.88 55.70	v) Un-Allocated Business Total:-	100851.30	101406.29	89093.11	10140
leserves excluding revaluation reserves	00.70	00.70	55.70	5964.65	d) Segment Liabilities	100651.30	101400.23	09093.11	10140
Revaluation Reserve				605.75	i) Treasury Operations	32.15	969,99	2611.34	96
nalytical Ratios					ii) Corporate/Wholesale Banking	27197.10	27741.73	23843.25	2774
Percentage of Shares held by Govt. of J&K	59.23%	59.23%	59.23%	59.23%	iii) Retail Banking	66973.81	66068.47	56423.80	6606
) Capital Adequacy Ratio % (BASEL III)	11.76%	12.46%	12.42%	12 46%	(v) Other Banking Business	0.27	0.00	0.91	0000
(CET1 Ratio)	8.73%	9.13%	8.96%	8.13%	v) Un-Allocated Business	0.27	0.00	0.31	
(TIER1 Ratio)	10.14%	10.60%	10.50%	10.60%	Total:-	94203.33	94780.19	82879.30	9478
ii) Earning per share (EPS) ?					3) Capital Employed	04200.00	04100.10	01070.00	0410
a) Basic and diuted EPS before Extraordinary items					(Segment assets-Segment Liabilities)				
(net of tax expense) for the period, for the year to date and for the					i) Treasury Operations	29086.05	26553.62	20462.95	2655
date and for the previous year (* not annualized)	0.39	3.86	0.94*	8.35	ii) Corporate/Wholesale Banking	3219.56	4092.38	6919.67	409
b) Basic and diuted EPS after Extraordinary items for the period.					iii) Retail Banking	(25657.52)	(24019.90)	(21168.06)	(24019
for the year to date and for the previous year (* not annualized)	0.39	3.86	0.94*	8.35	iv) Other Banking Business	(0.12)	0.00	(0.75)	C
v) NPA Rabo's					v) Un-Allocated Business				
a) Amount of Gross NPAs	6030.84	6221.35	6241 67	6221.35	Total :-	6647.97	6626.10	6213.81	662
 b) Amount of Net NPAs c) % of Gross NPAs to Gross Advance; 	2962.30 8.48%	3239.61 8.97%	2781_72 9.83%	3239.61 8.97%	NOTES:	Note: The Bank has only	one yeographical segmen	t i.e. domestic segment.	
d) % of Net NPAs to Net Advances	4.36%	4.89%	4.65%	4.89%	1. The above standalone financial results have been a	reviewed by the Audit Committee o	f the Board in their meeting a	nd approved by the Board of D	irectors at its meetin
y) Return on Assets (Annualized)	0.09%	0.21%	0.24%	0.49%	held on 3 rd August 2019. The same have been review agreement with Stock Exchange.				
Aggregate of Public Share Holding	227025360	227025360	227025360	227025360	2. The above results for the quarter ended 30th June	2019 have been prepared followin	g the same accounting policie	s that were followed in the pre	paration of annual
ii) Percentage of Share Holding	40.77%	40.77%	40.77%	40 77%	financial statements for the year ended 31 st March, 2	019.	and the basis of second solution	orms and specific quidelines iss	und hu Becomin Band
					3. The results have been arrived at after considering	provision for Non-Performing Asset	s on the basis of progential h		
					3. The results have been arrived at after considering of India.				
Promoters and promoter group Shareholding) Pledged/Encumbered · Number of Shares	Nil	Nil	Nil		of India. 4.Pursuant to the proposed bipartite agreement on v	wage revision (due with effect from			
 Pledged/Encumbered Number of Shares Percentage of shares (as a % of the total shareholding of promoter 				Ni	or India. 4.Pursuant to the proposed bipartite agreement on v ended 30 th June 2019 towards wage revision on estir 5.RBI circular No.DBR.No.BP.BC.1/21.06.201/2015-1	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c	November 2017), a sum of Reapital regulations" read togeth	s.42 Crores has been provided ner with the RBI Circular No.	during the quarter
 Pledged/Encumbered Number of Shares Percentage of shares (as a % of the total shareholding of promoter and promoter group) 	Nil	Nil	Nil	Në Në	or indna. 4. Pursuant to the proposed bipartite agreement on v ended 30 th June 2019 towards wage revision on estin 5. RBI circular No.DBR.No.BP. BC. 1/21.06.201/2015-1 DBR.No.BP. 6.80/21.06.201/2014-15 dated 31.03.20	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c)15 on Prudential Guidelines on Cap	November 2017), a sum of Re apital regulations" read togeth sital Adequacy and Liquidity S	s.42 Crores has been provided on ner with the RBI Circular No. tandard Amendments require t	during the quarter he banks to make
 Pledged/Encumbered Number of Shares Percentage of shares (as a % of the total shareholding of promoter 				Në Në	or india. 4.Pursuant to the proposed bipartite agreement on v ended 30 th June 2019 towards wage revision on estir 5.RBI circular No.DBP.No.DP.BC.1/21.06.201/2015-1 DBR.No.BP.BC.80/21.06.201/2014-15 dated 31.03.20 applicable Pillar 3 disclosures including leverage ratk	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c 115 on Prudential Guidelines on Cag and liquidity coverage ratio under	November 2017), a sum of Re apital regulations" read togeth ital Adequacy and Liquidity S BASEL-III framework. Accord	s.42 Crores has been provided on ner with the RBI Circular No. tandard Amendments require t	during the quarter he banks to make
i) PiedgedEncumbered - 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)	Nil	Nil	Nil	Nil Nil Nil	or india. 4.Pursuant to the proposed bipartite agreement on v ended 30 ^m June 2019 towards wage revision on estir 5.RBI circular No.DBR.N. BP. BC.121.06.20172015-1 DBR.No.BP.BC.80/21.06.20172014-15 dated 31.0.3.2 applicable Pillar 3 disclosures including leverage rath sank's website i.e. www.jkbank.net. These disclosure 6.The figures for 3 months ended 31 ^m March 2019 re	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c 1)5 on Prudential Guidelines on Cap o and liquidity coverage ratio unde es have not been subjected to revis present balancing figures between	November 2017), a sum of Ro apital regulations" read togeth ital Adequacy and Liquidity S BASEL-III framework. Accord w by the auditors. the audited figures for full fir	5.42 Crores has been provided in her with the RBI Circular No. tandard Amendments require t ingly, these disclosures are beil hancial year ended 31 ^m March, ²	during the quarter he banks to make ng made available on
I) PidogedEncumbered - Number of Shares - Parcentage of shares (as a % of the total shareholding of promoter and promoter group) - Parcentage of shares (as a % of the total share capital of the company) Non-encumbered	Nii Nii 329833032	Nii Nii 329833032	Nil Nil 329833032	Ni Ni Ni 329833032	or india. 4.Pursuant to the proposed bipartite agreement on v ended 30 th June 2019 towards wage revision on estir 5.RBI circular No.DBR.No. BP. 8C. 172.10.6.20172015-1 DBR.No. BP. 8C. 80/21.06.20172014-15 dated 31.03.20 applicable Pillar 3 disclosures including leverage ratir Jank's website i.e. www. jibank.net. These disclosur 6.The figures for 3 months ended 31 th March 2019 re Inaudited published figures up to 31 th December 201	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c 115 on Prudential Guidelines on Cap a nd liquidity coverage ratio unde s have not been subjected to revis present balancing figures between 8 representing nine months period	November 2017), a sum of Re apital regulations" read togeth oltal Adequacy and Liquidity S BASEL-III framework. Accord we by the auditors. the audited figures for full fir which were subjected to limit	s.42 Crores has been provided in er with the RBI Circular No. tandard Amendments require to ingly, these disclosures are bein nancial year ended 31 st March, 2 ted review.	during the quarter he banks to make ng made available on 2019 and the
IPRedgedEncumbered Number of Shares Parcentage of shares (as % of the total shareholding of promoter and promoter group) Parcentage of shares (as a % of the total share capital of the company) Non-encumber Number of Shares Parcentage of shares (as a % of the total shareholding of promoter and promoter group)	Nii Nii 329833032 100%	Nii Nii 329833032 100%	Nil Nil 329833032 100%	Nii Nii 329833032 100%	or india. 4. Pursuant to the proposed bipartite agreement on v ended 30 th June 2019 towards wage revision on estir 5. RBI circular No.DBR.No. BP. Ro. 172.10.6. 20172015-1 DBR.No. BP. BC. 80/21.06. 20172014-15 dated 31.03.20 applicable Pillar 3 disclosures including leverage rath Inark's website i.e. www. Jibank.net. These disclosur 6. The figures for 3 months ended 31 th March 2019 re inaudited published figures up to 31 th December 201 7. The bank has classified 54 MSME borrower account propagnere not classified as NPA in terms of RBI circul	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c 115 on Prudential Guidelines on Cap a nd liquidity coverage ratio unde is have not been subjected to revi- present balancing figures between 8 representing nine months period ts having aggregate outstanding bal to DBR No. BR C 108/21 nd 048/27	November 2017), a sum of Ra apital regulations" read togeth stal Adequacy and Liquidity S BASEL-III framework. Accord we by the auditors. the audited figures for full fin which were subjected to limit ance of Rs.35.19 Crores as stal 17-18 dated lune 04. 2018	5.42 Crores has been provided in the RBI Circular No. tandard Amendments require the ingly, these disclosures are been ancial year ended 31 ^m March, 2 ted review.	during the quarter he banks to make ng made available on 2019 and the vision @ 5% against t
PedgeddEncumbered	Nii Nii 329833032	Nii Nii 329833032	Nil Nil 329833032	Ni Ni 329833032 100% 59.23%	or india. 4. Pursuant to the proposed bipartite agreement on v ended 30 th June 2019 towards wage revision on estir 5. RBI circular No. DBR. No. BP. 6C. 121. 06. 20172015-1 DBR. No. BP. BC. 80/21. 06. 20172014-15 dated 31.0.3. 22 applicable Pillar 3 disclosures including leverage rath sank's website i.e. www. jkbank.net. These disclosure i.e. The figures for 3 months ended 31 th March 2019 re unaudited published figures up to 31 th December 2010 . The bank has classified 34 MSME borrower account exposures not classified as NPA in terms of RBI circul 8. The Bank has shifted securities amounting to Rs. 8:	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c 115 on Prudential Guidelines on Caj and liquidity coverage ratio undel es have not been subjected to revi present balancing figures between 8 representing nine months period is having aggregate outstanding bal ar DBR.No.BP.BC.108/21.04.048/22 5 Crores on 20.04.2019 at lower o	November 2017), a sum of Ra apital regulations" read togeth stal Adequacy and Liquidity S BASEL-III framework. Accord we by the auditors. the audited figures for full fin which were subjected to limit ance of Rs.35.19 Crores as stal 17-18 dated lune 04. 2018	5.42 Crores has been provided in the RBI Circular No. tandard Amendments require the ingly, these disclosures are been ancial year ended 31 ^m March, 2 ted review.	during the quarter he banks to make ng made available or 2019 and the vision @ 5% against t
IPRedgedEncumbered Number of Shares Parcentage of shares (as % of the total shareholding of promoter and promoter group) Parcentage of shares (as a % of the total share capital of the company) Non-encumber Number of Shares Parcentage of shares (as a % of the total shareholding of promoter and promoter group)	Nii Nii 329833032 100%	Nii Nii 329833032 100%	Nil Nil 329833032 100%	Ni Ni 329833032 100% 59.23%	or inda. 4. Pursuant to the proposed bipartite agreement on v ended 30 ^m June 2019 towards wage revision on estir 5. RBI circuita No.DBR.N. DB. P.G. 1721.06. 20172015-1 DBR.No. BP. BC. 80/21.06. 20172014-15 dated 31.0.3.2 applicable Pillar 3 disclosures including leverage rath Jank's website i.e. www.jbbank.net. These disclosur 6. The figures for 3 months ended 31 ^m March 2019 re nuadited published figures up to 31 ^m December 201 7. The bank has classified 34 MSML borrower account 8. The Bank has shifted securities amounting to 8.8.3 (or Sale (AFS) category in accordance with NB Guided	wage revision (due with effect from nated basis. 6 dated 01.07.2015 on "BASEL-III c 115 on Prudential Guidelines on Caj and liquidity coverage ratio undel es have not been subjected to revi present balancing figures between 8 representing nine months period is having aggregate outstanding bal ar DBR.No.BP.BC.108/21.04.048/22 5 Crores on 20.04.2019 at lower o	November 2017), a sum of R apital regulations" read toget Ital Adequacy and Liquidity S BASEL-III framework. Accord w by the auditors. the audited figures for full fir which were subjected to limit ance of Rs.33.19 Crores as sta 17-18 dated June 06, 2018. f book value or market value:	5.42 Crores has been provided in the RBI Circular No. tandard Amendments require the ingly, these disclosures are been ancial year ended 31 ^m March, 2 ted review.	during the quarter he banks to make ng made available or 2019 and the vision @ 5% against t
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Accord we by the auditors. the audited figures for full fit which were subjected to limi nance of Ra. 35.19 Corea as as 17.18 dated June 06, 2018. f book value or market value: Rs.Corores 48.44 71.12 ef loading provision of Rs. 34 director and raids were cond analyst call that investigation at the facts are brought forth ts. II, and the complaints receive were considered necessary to the point of the sub- nance of the subject of the point of the subject of the point of the subject of the sub	s.42 Crores has been provided of her with the RBI Circular No. tandard Amendments require to itandard Amendments require to ital review. Indard and made additional pro- scrip-wise, from Held to Maturi 1.72 Crores held by the bank. fucted by Anti-Corruption Bures was ordered by the State gove her the quarter were 10(1) make them comparable with the Calon DEPENALE OF THI R.K.Chhibber rrim Chairman & Managi : 08190084 ce : Srinagar	during the quarter he banks to make in mode available o 2019 and the vision @ 5% against ty (HTM) to Availabil up on the bank's mment on the basis inion that fen) and all have be e figures of the per- BOARD

Independent Auditor's Review Report On consolidated unaudited quarterly and year to date financial results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

TO THE BOARD OF DIRECTORS OF Jammu & Kashmir Bank Limited

- 1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Jammu & Kashmir Bank Limited("the Parent"/"the Bank") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), and its share of the net loss after tax for the quarter ended 30th June 2019("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to consolidated Pillar 3 disclosure, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us. Attention is drawn to the fact that the consolidated figures for the corresponding quarters ended 30th June 2018 and 31st March 2019 in respect of subsidiary, as reported in these financial results have not been subjected to review.
- 2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatements. A review of interim financial information 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 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.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

Sn.	Name of Company	Relation
1.	The Jammu& Kashmir Bank Ltd	Parent
2.	JKB Financial Services Limited	Subsidiary

4. The Statement includes the results of the following entities:

The consolidated financial statements of the 'Group' do not include interim financial results of associate/sponsored Regional Rural Bank (J&K Grameen Bank) for the quarter ended 30th June 2019.

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the branch auditors and other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying



Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.

- 6. Emphasis of Matter
 - The 'Parent' has not consolidated the financial statements of associate/sponsored Regional Rural a. Bank (J&K Grameen Bank).

Our conclusion is not modified in respect of this matter as the sponsored Bank was in profits in the immediate preceding financial year ended 31st March 2019.

b. The Bank along with Government of Jammu & Kashmir have incorporated a company 'Jammu and Kashmir Asset Reconstruction Limited on 28.04.2017. The Bank has subscribed capital to the tune of Rs.0.98 Crore whereas the Government of J&K has subscribed Rs.1.02 Crores. The promoters i.e. J&K Government and Jammu & Kashmir Bank Limited are yet to release their respective shares towards the subscribed share capital of the company.

Our conclusion is not modified in respect of this matter

7. We did not review the interim financial results and other financial information of the entity included in the Group, whose results reflect total assets of Rs.19.15 Crores as at 30th June 2019 and total revenues of Rs. 1.28 Crores and total net loss after tax of Rs.0.72 Crores for the quarter ended 30th June 2019. The interim financial results and other financial information of the entity have been reviewed by the other auditor whose report has been furnished to us by the management and our conclusion in so far as it relates to the amounts and disclosures included in respect of the entity is based solely on the report of other auditor and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matters.

8. The consolidated figures for the corresponding guarters ended June 30, 2018 of and March 31, 2019, of 'Subsidiary' as reported in these financial results have not been subjected to review/audit.

Our conclusion is not modified in respect of these matters.

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For O P Garg & Co. **Chartered Accountants** FRN:01194N

(CA.Manish Kumar Gupta) 0 FRN No. Partner 🖈 M.No.097191 001194N UDIN:19097191AAAABS5100

Place : Srinagar Dated: 3rd August 2019 For Verma Associates. **Chartered Accountants** FRN:02717N



For P C Bindal & Co. Chartered Accountants FRN:03824N

(CA.Anil Gupta) Partner M.No.094713 UDIN:19094713AAAABJ7317

For K.K.Goel & Associates. Chartered Accountants FRN:05299N

(CA.Shivagani Sharma Partner M.No.049234 UDIN:19049234AAAABS5116



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

CONSOLIDATED BALANCE SHEET AS	S AT 30th JUNE, 2019	Ð
	(₹ IN CRORES
	As at	As a
	30.06.2019	30.06.2018
CAPITAL AND LIABILITIES		
Capital	55.70	55.70
Reserves and Surplus*	6586.48	6153.90
Deposits	88962.40	77419.57
Borrowings	2622.86	3622.74
Other Liabilities and Provisions	2620.38	1838.82
TOTAL :-	100847.82	89090.73
ASSETS		
Cash and Balance with Reserve Bank of India	4064.52	3431.49
Balance with Banks & Money at Call & Short Notice	586.30	47.42
Investments	21592.09	20081.55
Advances	67949.45	59843.49
Fixed Assets	1677.67	1609.87
Other Assets	4977.79	4076.91
TOTAL :-	100847.82	89090.73
* Includes Profit for the first quarter of Rs. 21.15 Crores. Previous	corresponding quarter Rs.52.30 Crc	ores
	FOR & ON BEHALF OF THE BOARD	
	R.K. CHHIBBER	
T	Interim Chairman & Managing	Director
	DIN: 08190084	
	Place : Srinagar	

Place : Srinagar Dated : 03rd August, 2019

In terms of our report of even date annexed

Ne

FRN: 01194N

(M. No. 097191)

Partner

For O P Garg & Co GAP For Verma Associates Chartered Accountants FRN: 01194N FRN: 02717N FRN 02717N FKN NO. 110 \mathcal{C} 0 CA.Manish Kumar Gupta 194N CA. Madan Verma Partner (M. No. 081631) Partner ed Accou

ered Acc

For P C Bindal & Co Chartered Accountants FRN: 03824N Binda/ 2 CA FRN 003824N CA. Anil Gupta (M. No. 094713) (Ac

For K K Goel & Associates Chartered Accountants FRN: 05299N

vh CA.Shivangni Sharma Partner (M. No. 949234)

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ICET I Ratiol 875% 9 13% 8 66% 9 13% V Un-Allocated Business (TER I Ratio) 10.16% 10.66% 10.66% 10.60% 10.66% iii) Earning per share (EPS) T a) Basic and diuled EPS bindo E Stateordinary tems (rel of this expense) for the period. for the year to date and for the date and for the period. For the year to date and for the periods water to date and for the period. For the year to date and for the periods water to date and for the previous year (* not annultized) 0.39 3.66 0.94* 8.35 i) Corporative/Notesite Banking (b) Basic and diuled EPS share Extraordinary tems (not be year to date and for the previous year (* not annultized) 0.39 3.66 0.94* 8.35 ii) Corporative/Notesite Banking (b) Basic and diuled EPS share Extraordinary tems (not he year to date and for the previous year (* not annultized) 0.39 3.66 0.94* 8.35 ii) Retail Banking (b) Annound of Gross NPAs 6030.64 6221.35 6241.67 6221.35 Total) Note: The Banking (a) Annound of Gross NPAs 6030.84 8.97% 9.83% 8.97% 1. The consolidated (francial statements of the "Group" company" Note: The Banking (b) Annound of Gross NPAs to Gross NPAs to Gross NPAs 6030.84 8.97% 9.83% 8.97% 1. The consolidated (francial statements of the "Group" company" Note: The Banking <			0.91	bol	
(TER1 Radio) 10.6% 10.6% 10.60% Total:- Inclusion Inclusion (iii) Earning per share (EPS) Y a) Basic and diude (EPS) balore Extraordinary stems a) Capital Employed is) Eagment Liabilities i is) Eagment Liabilities i is) Eagment Liabilities i (iiii) Earning per share (EPS) Y a) Basic and diude (EPS) Balore Extraordinary stems i is) Eagment Liabilities i is) Eagment Liabilities i is) Eagment Liabilities i (ine) of the species (PS) Balore Extraordinary stems is 0.39 3.86 0.94* 8.35 is) CorporateWholesale Banking is) CorporateWholesale Banking is) Eagment Liabilities i (in) NPA Rabo's 0.39 3.86 0.94* 8.35 is) Other Banking Business is) Lin-Allocated Business is) Lin-Allocated Business is) Note: The Basic State Allocated Business is) Note: The Basic	94205.64	the second s	0.91		
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b) Basic and diluted EPS after Extraordinary reams for the pained. for the year to date and for the previous year (* not annulized; (i) PR etail Banhing (ii) Retail Banhing (iii) Retail Banhing (iiii) Retail Banhing (iii) Retail Banhing	29066.05	26533.62		265	
for the year to date and for the previous year (* nd annulized) 0.39 3.86 0.94* 8.35 iv) Other Banking Business a) Amount of Kens NPAs 6030 84 6221 35 6241 67 7621 35 7621 35 b) Anount of Kens NPAs 2962.30 3239 61 2781.72 3239 61 761 / 15 c) % of Gross NPAs to Kendownees 848% 89% 887% 1 Te consolidated financial statements of the Group' comprete the financial statements of the Group' co	3228.43 (25652.19)	4101.09 (24012.94)	6919.01 (21151.61)	41 (240	
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b) Amount of Net NPAs 2962.30 3239.61 2781.72 3239.61 Note: The Base	-				
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d) % of Net NPAs to Net Advances 4 35% 4 85% 4 65% 4 65% 4 65% 5 to Name of Company to Rectanging the Rectanging of Rectanging of Rectanging to Rectanging the Rectanging of Rectanging	E QUARTER ENDED 30" JUN	INE 2019	in i.e. domestic segment.		
Aggregate of Public Share Holding 2. JRB Financial Services Limited Sum (i) No. 05 haires 227025360 227025360 227025360 227025360 227025360 227025360 10 haires di statements on bicklude Interim Innancial results of the "Gouge" too hicklude Interim Interiment on the Innancial results of the "Gouge" too hicklude Interim Interiment on the Innancial results of the Gouge" too hicklude Interim Interiment on the Innancial results of the Gouge" too hicklude Interim Interiment on the Innancial results of the Gouge" too hicklude Interim Interiment on the Innancial results of the Gouge" too hicklude Interim Interiment on the Innancial results of the Gouge" too hicklude Interim Interiment on the Innancial Results of the Gouge" too hicklude Interim Interiment on the Innancial Results of the Gouge" too hicklude Interim Interiment on the Innancial Results of the Gouge" too hicklude Interim Interiment on the Innancial Results of the Gouge on the Interim Interiment on the Innancial Results of the Gouge on thicklude Interim Interinter Interiment on the Interinter	Relation				
(i) No of Shares 227025360 227025360 227025360 227025360 227025360 227025360 227025360 227025360 227025360 227025360 227025360 227025360 277% 60.77%	Subsidianu	and because the set of the set	Barla for the second of the second	2010	
Promoters and promoter group Shareholding The financial results for the quarter ended 10% have 200 bits and the year ended 10% have 200 bits been or expand for 1. The above results of the groups and 10% have 200 bits been or expand for 1.	t Kashmir Bank Limited	and its subsidiaries constituting the	Group'. These financial results have been re	rviewed by the Audit	
a) Pledged/Encumbered	ar ended March 31, 201	19 were subjected to limited review	and audit respectively by another firm of ch	artered accountants.	
Number of Shares Nil					
Percentage of shares (as a % of the total shareholding of promoler exults for the quarter ended June 30, 2018 are not reviewed/audited by the statutory auditors.	tors.			ander, 2016. The finally	
and promote groups) for the company Nil Nil Nil All Persuants to the company descent for which effect the company of the company Nil Nil Nil Nil All All All All All All All All All A	ovember 2017), a sum of	of Rs.42 crore has been provided duri	ing the quarter ended 30 th June 2019 toward	s wage revision on	
b) Non-encumbered 2. RBI ctrcrutar No. DBR Ro. 1721 06.201/205516 dated 01.07.2015 on TBASELIII capital reg	al regulations' read toge	ether with the RBI Circular No. DBR.	No.8P.BC.80/21.06.201/2014-15 dated 31.0	.2015 on Prudential	
These disclosures are being made available on banks website Le www likbank net. These disclosures	isclosures have not been	in subjected to review by the auditor	15		
Fercentage of shares (as a % of the total shareholding of promoter and promoter 100% 100% 100% 100% 100%	and Jammu & Kashmir B	Bank Limited are yet to release their	respective shares towards the subscribed sh	are capital of the compa	
- Percentage of shares (as a % of the total share capital of the 59,23% 59,23% 59,23% 59,23% 59,23% 59,23%					
company) 10. The "Parent" has shifted securities amounting to Rs. 872 Stores on 20.04.2019 at lower of bo Guidelines.			inty (HTM) to Available for Sale (AFS) categ	ry in accordance with R	
MTM Provision Details ATTM Provision Hard on 31 02019	Rs.Crore 48.44	65			
MTM Provision required on 30.06.2019 MTM Provision Reid on 30.06.2019	71.12 71.12				
11. During the Quarter ended 30 th June 2019 Charman & CED of the "Parent" ceased to be direct	director and raids were	conducted by Anti-Corruption Burea	u on the bank's headquarters. The promote	director on Board of the	
bank clarified during the investor / analysis call that investigation was ordered by the State grow in a brought forth. The management is of the option that investigations cartered by the Anti-Corr	 Corruption Bureau shall 	Il not materially affect the results.			
12. Provision coverage ratio is a 13 0th June 2019 is 66 bit infer taking into account he Rotati 13. The number of Investors comparisor pointing at the beginning of the guarter were NL, and L				0	
14. Figures of previous period/year have been rearranged/reclusalited/requiped wherever cons	considered necessary to	to make them comparable with the f	igures of the period under review.		
		-			