

Jammu & Kashmir Bank Limited

Corporate Headquarters
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Kashmir, India
CIN: L65110JK1938SGC000048

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Board Secretariat

Ref:-JKB/BS/F3652/2022/103
Date: 12th August, 2022

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
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Mumbai - 400 001
Scrip Code: 532209

SUB: - Extracts of Financial Results - Newspaper Publication

Dear Sirs,

Pursuant to Regulation 47 of SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, please be informed that extracts of unaudited financial results (standalone and consolidated) for the quarter ended June, 2022 has been published in newspapers on August 11, 2022. We enclose herewith the copies of the newspaper advertisements published in Greater Kashmir, Daily Excelsior, Jammu and The Hindu.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

Mohammad Shafi Mir
Company Secretary

Greater Kashmir

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COLUMN ONE



LG Sinha greets people on Raksha Bandhan

GK NEWS NETWORK

Srinagar, Aug 10: Lieutenant Governor Manoj Sinha Wednesday extended his greetings to the people of J&K on the occasion of Raksha Bandhan.

In a felicitation message, the LG said, "The auspicious festival of Raksha Bandhan is a symbol of care and compassion and a reminder to all about the high place accorded to women in our society."

» See **LG Sinha**...on Pg-06

2-way LMV traffic on Srinagar-Jammu NH today

M M PARVAIZ

Ramban, Aug 10: The Srinagar-Jammu National Highway remained open on Wednesday as the authorities allowed hundreds of load carriers, and oil and gas tankers to ply on the highway.

A Traffic Police official said that hundreds of private cars, passenger light, and medium vehicles plied towards their respective destinations during the day.

» See **2-way**...on Pg-06

Justice U U Lalit appointed 49th CJI

President Murmu signs his warrant of appointment

To take oath on August 27

PRESS TRUST OF INDIA

New Delhi, Aug 10: Justice Uday Umesh Lalit was on Wednesday appointed as the 49th Chief Justice of India (CJI) with President Droupadi Murmu signing his warrant of appointment.

He would assume charge on August 27 after incumbent N V Ramana demits



office the day before. He would have a brief tenure as the head of India's judiciary and would demit

office on November 8 after holding the charge as the CJI for nearly three months.

While Supreme Court judges retire attaining the age of 65 years, judges of the 25 high courts retire at 62.

Justice Lalit would be the second CJI who was directly elevated to the apex court bench from the Bar. Justice S M Sikri, who became the 13th CJI in January 1971, was the first lawyer to be elevated directly to the top court bench in March 1964.

» See **Justice**...on Pg-06

3 killed in Kathua accidents

GK NEWS NETWORK

Jammu, Aug 10: Three persons including a husband-wife duo were killed while a woman was injured in two different accidents in Kathua district on Tuesday.

Police said that in the first accident, a man riding a scooter with his wife and sister as pillion riders on the way home was hit by a truck near Government Medical College Kathua late Tuesday night.

» See **3 killed**...on Pg-06

Director Information reviews implementation of Media Policy 2020

GK NEWS NETWORK

Jammu, Aug 10: Director Information Akshay Labroo chaired a meeting of the senior officers of the Directorate of Information and Public Relations (DIPR) to review the status of implementation of actionable points under Media Policy 2020.

An official spokesman in a statement issued



here said that threadbare discussions were held on various aspects regarding the effective implementa-

tion of Media Policy 2020 through a detailed action plan.

» See **Director**...on Pg-06

[Budgam Gunfight]

Wanted LeT commander among 3 terrorists killed: ADGP Vijay Kumar

IED recovered in Pulwama: Police

GK NEWS NETWORK



SHABIR IBN YUSUF

Srinagar, Aug 10: A wanted Lashkar-e-Toiba (LeT) commander Lateef was among three terrorists killed in a day-long encounter in central Kashmir's Budgam district, Additional Director

General of Police (ADGP), Kashmir, Vijay Kumar said.

He termed it a big success and said that the terrorists involved in the targeted killings, except one terrorist, had been killed in different gunfights.

» See **Wanted**...on Pg-06

Srinagar Aug 10: A major tragedy was averted as an Improvised Explosive Device (IED) weighing around 25-30 kg was recovered in south Kashmir's Pulwama district, Police said Wednesday.

"Police and security forces recovered an IED weighing approximately 25 to 30 kg near Tahab Crossing on the Circular Road in Pulwama. A major tragedy was averted with the specific input generated by Police in Pulwama," a Police spokesman quoting Additional Director General Police (ADGP), Kashmir Zone, Vijay Kumar tweeted.

The spokesman said that Police had started the investigation and registered a case in this regard.

J&K logs 547 fresh cases

Kashmir registers 87% of J&K cases

SYED RIZWAN GEELANI

Srinagar, Aug 10: Jammu and Kashmir recorded 547 fresh cases in the last 24 hours while the number of active cases swelled to 4927, the government said Wednesday.

According to the government, of the 547 cases, 87 percent accounting for 447 cases were reported from Kashmir and 70 from the Jammu division, taking the overall tally to 47,13,74.

The daily count of cases in Kashmir has witnessed a

major spike during the past few weeks, raising concern over the implementation of COVID Appropriate Behaviour (CAB).

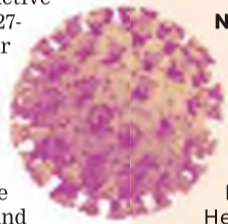
The number of active cases in J&K is 4927-3943 in the Kashmir division and 984 in the Jammu division.

The death toll remained static at 4776 - 2430 in the Kashmir division and 2346 in the Jammu division.

» See **J&K logs**...on Pg-06

India records 54 fatalities, 16,047 cases

IAN S



New Delhi, Aug 10: India witnessed 54 fatalities and 16,047 new COVID-19 cases during the last 24 hours, Union Health Ministry said Wednesday.

» See **India**...on Pg-06

Pakistan smuggling narcotics to give shape to their nefarious designs: SIA chargesheet

GK NEWS NETWORK

Jammu, Aug 10: The State Investigation Agency (SIA), Jammu Wednesday said that Pakistan was smuggling narcotics to give shape to their nefarious designs.

A statement of the J&K Police issued here said that the SIA Jammu filed a chargesheet against two Punjab-based narco-smugglers and terrorists.

» See **Pakistan**...on Pg-06

Net Profit Growth
59 %

NII
6.7%

Deposit Growth
6%

Advances Growth
7.71%

NIM
3.46%

Return on Assets
0.52%

THE JAMMU & KASHMIR BANK LIMITED

CIN : L65110JK1938SGC000048

FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2022

(₹ in Lacs)

S.No.	PARTICULARS	STANDALONE				CONSOLIDATED			
		QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
		30.06.2022 (REVIEWED)	31.03.2022 (AUDITED)	30.06.2021 (REVIEWED)	31.03.2022 (AUDITED)	30.06.2022 (REVIEWED)	31.03.2022 (AUDITED)	30.06.2021 (REVIEWED)	31.03.2022 (AUDITED)
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2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	23606	37401	18236	101270	23635	37520	18333	101672
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	23606	11852	18236	74270	23635	11971	18333	74672
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	16597	11220	10432	50156	16102	11883	9962	49485
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2				Refer Note No. 2			
6	Paid up Equity Share Capital	9616	9330	7136	9330	9616	9330	7136	9330
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year					697052			
8	Securities Premium Account	185111	176047	109591	176047	185111	176047	109591	176047
9	Net Worth	732897	706382	596299	706382	729397	703377	593495	703377
10	Paid up Debt Capital/Outstanding Debt	186000	236000	200000	236000				
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Debt Equity Ratio	0.25	0.33	0.34	0.33				
13	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations								
	Basic : (* Not Annualized)	1.73*	1.20*	1.46*	6.04	1.67*	1.27*	1.40*	5.96
	Diluted : (* Not Annualized)	1.73*	1.20*	1.46*	6.04	1.67*	1.27*	1.40*	5.96
14	Capital Redemption Reserve	-	0	-	-				
15	Debenture Redemption Reserve	-	-	-	-				

NOTE :
1. The above is an extract of the detailed format of Quarter ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarter ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website www.jkbank.com
2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

Place : Srinagar
Dated : 10/08/2022

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

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EXTENSION NOTICE
 Online submission of Application Forms for admission to
Masters Degree Programmes Session - 2022
 The last date for Online submission of Application Forms for
 appearing in UET-2022 on September 05 - 08, 2022 in connection
 with admission to various Masters Degree Programmes for
 Academic Session-2022 in SKUAST-Kashmir, is hereby extended
 upto 13-08-2022 (11.59 p.m). The details as contained in
 Information Brochure -2022 available on University website shall
 remain unchanged. The **Correction Window** shall remain concurrently
 available till 13-08-2022 (11.59 p.m) only.

By Order Sd/
(Prof. T.H. Masood)
Registrar

No:AU/Acad/UET-2022/3605-3660
 Dated: 08 -08-2022

**Army Chief receives 70 thousand
 Rakhis for soldiers in J&K**

*Excelsior
 Correspondent*

NEW DELHI, Aug 10: In a special campaign for the Army soldiers deployed on borders in Jammu and Kashmir, former MP Tarun Vijay collected thousands of Rakhis from Tamil Nadu, Uttarakhand, Delhi and presented these to Army Chief General Manoj Pande in his South Block office.

These Rakhis were made by Principal Rama Subramanian and Thirumathi Kawita Subramanian through girl students of Bharani Vidyalay Karur, five Kendriya Vidyalayas and Tribal school Doon Sanskriti Vidyalaya Jhajhra of Dehradun (under Commissioner, Meenakshi Jain and Principal Vandana Bisht and Roti Bank Organisation in Delhi.

Several important dignitaries joined the programme, who included Rajesh Kalra, renowned editor and Chairman AsiaNet News channel; Anuj Sharma, Sr Advisor Ministry of Transport; Shambhavi, financial advisor; Charu Pragma, Supreme Court Lawyer; Murugan and G Mani from Delhi's Tamil Education sector.

Army chief appreciated the gesture and assured to send these Rakhis to border area soldiers immediately.

**Office of the Chief Executive Officer,
 Shri Mata Vaishno Devi Shrine Board, Katra**
ABRIDGED NOTICE INVITING TENDER (2ND CALL)

For and on behalf of Chairman, Shri Mata Vaishno Devi Shrine Board (SMVDSB), RFP / Tender bids are electronically invited for Selection of Consultant cum Transaction Advisor for developing an International Standard Spiritual Theme Park in UT of Jammu & Kashmir in Katra, District-Reasi. The RFP document containing detailed terms and conditions is available on the website www.jktenders.gov.in. The proposals complete in all respects should be uploaded in electronic form on the website www.jktenders.gov.in by or before 23.08.2022 upto 3:00 P.M. IST. The RFP document can also be downloaded from SMVDSB website www.maavaishnodevi.org.

No: CO/Dev/598-I/1787
 Date: 10.08.2022

Sd/-
 Chandor Parkash, JKAS
 Dy. Chief Executive Officer

ITI LIMITED आईटीआई लिमिटेड
 (A Government of India Undertaking)
 Network Systems Unit (NSU), Dooravaninagar, Bangalore-16
 CIN: L32202KA1950GoI00640

**Walk-In Interview
 Contract Engineers-Civil**

ITI Ltd., a premier telecom Company requires **Contract Engineers-Civil** for One Year.
Walk-in-interview at Jammu on 18th August 2022
 Detailed Employment Notice is available on our ITI website at <https://www.itiltd.in/careers>
 Ref: Advertisement Ref. No. ITI/NSU/HR/113/CE-CIVIL
 Date: 08 -08-2022 DGM-HR(NS)

fssai
FOOD SAFETY AND STANDARDS AUTHORITY OF INDIA
 Inspiring Trust, Assuring Safe & Nutritious Food
 Ministry of Health and Family Welfare, Government of India

**Expression of Interest (EOI) from FSSAI
 recognized Food Testing Laboratories (notified
 primary and/or referral laboratories) for
 declaration as National 'Reference Laboratory'**

Expression of Interest (EOI) are invited from the eligible FSSAI recognized Food Testing Laboratories (notified primary and/or referral laboratories under section 43 of FSS Act, 2006) for declaration as National 'Reference Laboratory' as per the Food Safety and Standards (Recognition and Notification of Laboratories) Regulations, 2018. Detailed information on eligibility criteria, submission and processing of Eois are available on the FSSAI website: fssai.gov.in and on InFoLNET portal (infonet.fssai.gov.in). The last date for receiving Eoi is **15.09.2022 by 03:00 p.m.**

Advisor
 (Quality Assurance Division)
CBC 17163/12/0018/2223

Life Insurance Corporation of India
OS Department, DO Cell Jammu

LIC
 18 A Rail Head Complex Jammu - 180012
 Phone No: 0191-2471347.
 e-mail- os.srinagar@licindia.com

EXTENSION OF TENDER NOTICE
 Life Insurance Corporation of India, Divisional Office Srinagar extends the last date of submission of applications for the following tenders floated on 20-07-2022.

- Hiring of Premises for Guest House at Srinagar.
- Empanelment of suppliers/ manufacturers / printers / service providers/vendors with OS Department of LIC of India Srinagar Division for providing different services.
- Empanelment of Electrical & Civil contractors for works up to Rs. 2 lakhs only with LIC of India Srinagar Division.
- Hiring of Gas Bukhari Services For BO/SOs of LIC of India, Srinagar Division.

The last date for submission of application is 23.08.2022 up to 4.00 PM. For more details and application form, please log on to our web site www.licindia.in/Botton-Links/Tenders or contact Office Service Department at the above mentioned address.

-SD-
 Senior Divisional Manager

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J&K Bank Serving To Empower

Net Profit Growth 59% | NII 6.7% | Deposit Growth 6% | Advances Growth 7.71% | NIM 3.46% | Return on Assets 0.52%

THE JAMMU & KASHMIR BANK LIMITED
 CIN : L65110JK1938SGC000048

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Place : Srinagar
 Dated : 10/08/2022

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

IN BRIEF



Notice to Dileep on plea for bail cancellation

KOCHI The Kerala High Court on Thursday issued notice to actor Dileep, one of the accused in the actor sexual assault case, on a petition filed by the Crime Branch seeking cancellation of bail granted to him for alleged violation of bail conditions.

Woman surrenders after killing daughter-in-law

RAYACHOTI The Rayachoti Urban police in Andhra Pradesh were in for a shock when a 55-year-old woman walked into the police station with the severed head of her daughter-in-law on Thursday. According to police, the woman, identified as Subbamma, 55, confessed that she had killed her daughter-in-law Vasundhara over a property dispute.

Karnataka HC sets aside creation of ACB

It restores power of Lokayukta to probe cases of graft against public servants

KRISHNAPRASAD
BENGALURU

In a major setback to the State government, the High Court of Karnataka on Thursday set aside the constitution of a separate Anti-Corruption Bureau (ACB), under the direct control of the Chief Minister, in 2016 by withdrawing the powers vested with the Karnataka Lokayukta police wing to probe all cases under the Prevention of Corruption Act, 1988 against public servants.

"The State government is not justified in constituting the ACB by an executive government order, dated March 14, 2016, exercising its executive power under Article 162 of the Constitution of India when the Karnataka Lokayukta Act, 1984, has occupied the field to eradicate corruption in the State...", the court observed.

While declaring that the ACB stood abolished with immediate effect, the court restored the power to investigate the corruption cases in Karnataka to the Lokayukta police wing as it existed prior to the creation of the ACB. The court also made it clear that all the pending inquiries, investigations, and cases being prosecuted by the ACB got transferred to the Lokayukta police wing for further action as per law.

A Division Bench, comprising Justice B. Veerappa and Justice K.S. Hemalekha, delivered the judgment on three separate PIL petitions filed by Chidananda Urs B.G., the Advocates' Association, Bengaluru, and NGO Samaja Parivarathana Samudaya, and a batch of petitions filed by public servants questioning the powers of the ACB.

The Chief Minister in power can misuse ACB to control his opponents within his party or the opposite parties. The conditions of the executive government order clearly depict that there is a possibility to favour the party in power or the partymen



KARNATAKA HIGH COURT

"On careful perusal of the impugned executive order, it also clearly depicts that Chief Minister is supreme and absolutely there is no independent application of mind by the State government as it was issued merely based on the recommendation made by the Director-General and Inspector-General of Police," the Bench observed.

Except stating that the government had realised the necessity of a strong and effective vigilance system in addition to Lokayukta, no other reason had been as-

signed for creating ACB as a parallel to the institution of Lokayukta, the Bench said. It is not the case of the government that either the Lokayukta police wing was ineffective in implementing Prevention of Corruption Act or the Lokayukta or the Upalokayukta had expressed difficulty to take the burden of Prevention of Corruption Act, the Bench said.

Who will act against CM? While noticing that the Karnataka Lokayukta Act had provisions to probe corruption cases against the Chief

Minister, Ministers, and members of the legislature, the Bench pointed out that it was not forthcoming in the executive order as to who was the authority to take action, in case the Chief Minister, a Minister, a member of the State legislature, etc., were involved in corruption and favouritism.

If really the government intended to curb corruption, favouritism and indiscipline in the administrative machinery the ACB should have been allowed to work under the control of Lokayukta instead of the Chief Minister.

"Therefore, there is more scope in the executive order for the political influence and the Chief Minister in power can misuse ACB to control his opponents within his party or the opposite parties. The conditions of the executive government order clearly depict that there is a possibility to favour the party in power or the partymen," the Bench observed.

1,000 rarely-seen artworks at I-Day expo in Kolkata

The show will be held from Aug. 14 to 28

BISHWANATH GHOSH
KOLKATA

Mortgage papers of Rabin-dranath Tagore's family house in Kolkata, artwork depicting the impeachment of Warren Hastings, paintings depicting the 1857 mutiny, letters written by Vice-roys and Indian leaders - nearly 1,000 rarely-seen paintings and documents will be put on display at an exhibition to mark 75 years of Independence.

The show, titled *Hindustan Files*, will be held from August 14 to 28 and take place simultaneously at three locations in Kolkata: ICCR, Academy of Fine Arts, and Nazrul Tirtha. The exhibits will all be related to the period between 1757 and 1950.

"This exhibition is being inaugurated by the so-called weaker sections of society, who may be economically weak but form the bedrock of the society on which the finer sections emerge and develop," said curator Ganesh Pratap Singh of Virasat Art Publication, the organiser, about the inaugural event, which will see a group comprising domestic helps, labourers, and weavers pouring drops of water on a seedling.

"It is fitting that these marginal people should come to the centre of this significant event and find place beside the intelligentsia and celebrities, because they were the ones who bore directly the major brunt of the British rule in India," said Mr. Singh, an art restorer and conservator. "History is not just about wars and rulers but about the ordinary



A Lloyd's sketch of life at Cawnpore Railway Station.

people, the subalterns, and their transition which often remains unrecorded in official documentation."

Unseen exhibits

Those putting together the show are taking pride in the fact that most of the exhibits are not in the public domain. "Take, for example, the mortgage papers of Rabin-dranath Tagore's house in Jorasanko. He had mortgaged the property to eminent lawyer Taraknath Palit apparently to raise funds to build what became Visva-Bharati. This is one document the public has not seen before," said Partha Pratim Roy, Chief Coordinator of the exhibition.

"The aim is to highlight, through Virasat's archive of original paintings, drawings, photographs, documents, manuscripts, letters etc., the changing socio-political scenario of India from 1757 to 1950. The focus will be on Company School paintings, which create visual anecdotes because painters belonging to that school always painted what they saw in reality," Mr. Roy said.

Isaac need not appear till August 17: ED

Why ex-Kerala Minister asked to give personal details, asks HC

K.C. GOPAKUMAR
KOCHI

The Kerala High Court on Thursday adjourned to August 17 the hearing on a writ petition filed by former Kerala Finance Minister T.M. Thomas Isaac challenging the summons asking him to appear before the Enforcement Directorate (ED) to explain his role in the issue of Masala bonds by the Kerala Infrastructure Investment Fund Board (KIIFB).

When Justice V.G. Arun adjourned the hearing, counsel for the ED under-



T.M. Thomas Isaac

took that Dr. Isaac need not appear before the ED till August 17. The court orally made it clear that it did not want to record the undertaking, but it would be there.

When the case was taken up for hearing, the court asked counsel for the ED why Dr. Isaac had been asked to produce certain

personal details at the preliminary stage of the inquiry. He had the right to privacy. It could not be breached in the first instance.

Counsel for the ED submitted that Dr. Isaac had not been made an accused. He presumed himself to be an accused. He had been summoned to collect certain details regarding the issue of the Masala bonds. In fact, certain individual acts of Dr. Isaac amounted to a violation of the Foreign Exchange Management Act (FEMA).

Counsel also submitted that if during the course of the investigation other officers of the KIIFB were found involved, they would also be summoned.

The ED was acting in good faith. As a public figure, Dr.

Isaac was bound to comply with the summons. Counsel submitted that he would submit before the court why the ED sought personal details of Dr. Isaac after getting materials from the ED officials.

Counsel for Dr. Isaac pointed out that the summons did not reveal what was the nature of the violation of FEMA, nor did it disclose what was the investigation about. The ED was conducting a 'roving inquiry' in order to gather some material to see if there was any wrongdoing on his part. He said the agency had other means to collect the material sought on the KIIFB, a body corporate under relevant statute enacted by the State legislature.

Noted singer Shivamogga Subbanna passes away

SPECIAL CORRESPONDENT
BENGALURU

National award-winning Suggama Sangeetha singer Shivamogga Subbanna passed away in Bengaluru on Thursday night following a cardiac arrest. He was 83.

Mr. Subbanna became popular with the rendering of songs written by Jnanpith award-winning Kannada writer Kuvempu. He became a household name in Karnataka after he sang *Baarisu Kannada Dindimava*, written by Kuvempu.

He went on to receive a national award for the song *Kaadu Kudure Odi Banditta* in the film *Kaadu Kudure*. He was the first Kannada playback singer to get a na-



Shivamogga Subbanna

tional award. He was also an advocate and a notary.

He is survived by his wife, son, and daughter S. Bageshree, who is the Resident Editor of *The Hindu* in Karnataka.

Net Profit Growth 59%	NII 6.7%	Deposit Growth 6%	Advances Growth 7.71%	NIM 3.46%	Return on Assets 0.52%
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THE JAMMU & KASHMIR BANK LIMITED

CIN : L65110JK1938SGC000048

FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2022

(₹ in Lacs)

S.No.	PARTICULARS	STANDALONE				CONSOLIDATED			
		QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
		30.06.2022 (REVIEWED)	31.03.2022 (AUDITED)	30.06.2021 (REVIEWED)	31.03.2022 (AUDITED)	30.06.2022 (REVIEWED)	31.03.2022 (AUDITED)	30.06.2021 (REVIEWED)	31.03.2022 (AUDITED)
1	Total Income from operations (net)	230626	220940	217392	875749	230822	221154	217608	876646
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	23606	37401	18236	101270	23635	37520	18333	101672
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	23606	11852	18236	74270	23635	11971	18333	74672
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	16597	11220	10432	50156	16102	11883	9962	49485
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2				Refer Note No. 2			
6	Paid up Equity Share Capital	9616	9330	7136	9330	9616	9330	7136	9330
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				697052				694047
8	Securities Premium Account	185111	176047	109591	176047	185111	176047	109591	176047
9	Net Worth	732897	706382	596299	706382	729397	703377	593495	703377
10	Paid up Debt Capital/Outstanding Debt	186000	236000	200000	236000				
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Debt Equity Ratio	0.25	0.33	0.34	0.33				
13	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations								
	Basic : (* Not Annualized)	1.73*	1.20*	1.46*	6.04	1.67*	1.27*	1.40*	5.96
	Diluted : (* Not Annualized)	1.73*	1.20*	1.46*	6.04	1.67*	1.27*	1.40*	5.96
14	Capital Redemption Reserve	-	0	-	-				
15	Debenture Redemption Reserve	-	-	-	-				

NOTE :
1. The above is an extract of the detailed format of Quarter ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarter ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website www.jkbank.com
2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

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

Place : Srinagar
Dated : 10/08/2022