

Treasury Operations



Ref: JKB/TOS/2019-

DT.17.05.2019

BSE Ltd,
1st Floor, P.J Towers,
Dalal Street, Mumbai -400001.

Reg:- Disclosure under Provision of Regulation 52(4) and 52(5) of SEBI (LODR) Regulations, 2015.

Sir,

Pursuant to Regulation 52(4) and 52(5) of SEBI (LODR) Regulation, 2015 the information for half year ended March, 2019 pertaining to the unsecured bonds issued by our bank is given hereunder:

A) Under Regulation 52(4):

| Sr. No. | Disclosures under Provisions of Regulation 52(4) | Remarks |
|---------|--|--------------------|
| 1 | Credit Rating and change in Credit Rating if any | As per Annexure -I |
| 2 | Asset Cover Available, in case of Non-Convertible Debt Securities | Not Applicable |
| 3 | Debt Equity Ratio | Not Applicable |
| 4 | Previous due date for the payment of interest / repayment of Principal of Non-Convertible Debt Securities and whether the same has been paid or not. | As per Annexure-I |
| 5 | Next Due Date of payment of Interest / Dividend of Non Convertible Preference Shares / Principal along with the amount of interest / dividend of Non-convertible Preference shares payable and the redemption amount | Not Applicable |
| 6 | Debt Service Coverage Ratio | Not Applicable |
| 7 | Interest Service Coverage Ratio | Not Applicable |
| 8 | Outstanding Redeemable Preference Shares (Quantity & Value) | Not Applicable |
| 9 | Debenture Redemption Reserve | Not Applicable |
| 10 | Net Worth (as on 31.03.2019) | Rs.6626.10 Crores |
| 11 | Net Profit After Tax (for the year ended 31 st , March 2019) | Rs.464.88 Crores |
| 12 | Earnings Per Share (for the year ended 31 st , March, 2019- Annualized) | Rs.8.35 |

B) Under Regulation 52(5):

| | | |
|---|---|---------------------|
| 1 | Certificates Signed by Debenture Trustees that they have taken note of contents in respect of the Listed Debt Securities issued by the company. | Annexure -II & III. |
|---|---|---------------------|

Yours Faithfully

Vice President
(Treasury)

ANNEXURE-1

NAME OF THE ISSUER: THE JAMMU AND KASHMIR BANK LIMITED

INFORMATION UNDER SEBI (LODR) REGULATIONS, 2015, IN TERMS OF THE PROVISIONS OF REGULATION 52(4) FOR UNSECURED BONDS ISSUED BY OUR BANK (HALF YEARLY ENDED MARCH, 2019)

| S.NO | PARTICULARS OF BONDS | ISIN NUMBER | PREVIOUS DATE OF PAYMENT OF INTEREST | THE SAME HAS BEEN PAID OR NOT | RATING (PREVIOUS) | Rating (Revised) | Trustee |
|------|--|--------------|--------------------------------------|--|-----------------------|--------------------------|-----------------------------------|
| 1 | 9% JK BANK UNSECURED REDEEMABLE NON-CONVERTIBLE LOWER TIER II BONDS 30.12.2019 | INE168A08012 | 30.12.2018 | YES Paid on 31.12.2018 (30.12.2018 being Sunday) | CAREAA- (NEGATIVE) | NO REVISION IN RATING | AXIS TRUSTEE SERVICES LTD |
| 2 | 9.50% JK BANK BASEL III COMPLIANT TIER II BONDS 24.06.2022 | INE168A08038 | 25.03.2019 | YES | IND AA /BWRAA | NO REVISION IN RATING | IDBI TRUSTEESHIP SERVICES LIMITED |
| 3 | 9.25 % JK BANK BASEL III COMPLIANT TIER II Bonds 27.12.2024 | INE168A08046 | 28.12.2018 | YES | INDAA/ BWRAA | NO REVISION IN RATING | IDBI TRUSTEESHIP SERVICES LIMITED |
| 4 | 10.50% JK BANK BASEL III COMPLIANT TIER I PERPETUAL BONDS | INE168A08061 | NOT YET DUE | NA | BWRA+ | NO REVISION IN RATING | IDBI TRUSTEESHIP SERVICES LIMITED |

