



“Mobile Based Farm Advisory”

- **REGULAR INFORMATION** on weather conditions, pest-prevention, diseases related to crops & livestock, spraying schedule of fruit crops and latest agricultural and allied sector inputs.
- The Agriculture Production Department, UT of J&K has launched DAKSH KISAN (Learning Management System) and KISAN SAATHI (IT Dashboard) for registering and for advisory.



DIP/J-1023, DT:- 04-05-2023



IT DASHBOARD

• Please SCAN THE QR CODE to register and get advisory directly on your phone.



DAKSH KISAN

Scaling New Heights. Setting New Benchmarks

J&K Bank
Serving To Empower

YOUR BANK SINCE 1938

Net Profit Growth **139%**

Net Interest Margin **3.89%**

Gross NPA Ratio **6.04%**

Return on Assets **0.89%**

NII Growth **21%**

Net NPA Ratio **1.62%**

THE JAMMU & KASHMIR BANK LIMITED | CIN: L65110JK1938SGC000048

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

(₹ in Lakh)

| S.No. | PARTICULARS | STANDALONE | | | | | CONSOLIDATED | | | | |
|-------|--|------------------|------------|------------|------------|------------|------------------|------------|------------|------------|------------|
| | | QUARTER ENDED | | | YEAR ENDED | | QUARTER ENDED | | | YEAR ENDED | |
| | | 31.03.2023 | 31.12.2022 | 31.03.2022 | 31.03.2023 | 31.03.2022 | 31.03.2023 | 31.12.2022 | 31.03.2022 | 31.03.2023 | 31.03.2022 |
| | (AUDITED) | (REVIEWED) | (AUDITED) | (AUDITED) | (AUDITED) | (AUDITED) | (REVIEWED) | (AUDITED) | (AUDITED) | (AUDITED) | |
| 1 | Total income from operations (net) | 267840 | 268267 | 220941 | 1011192 | 875749 | 268068 | 268472 | 221154 | 1012047 | 876646 |
| 2 | Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 62481 | 51706 | 37401 | 178436 | 101270 | 62537 | 51768 | 37520 | 178604 | 101672 |
| 3 | Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items) | 62481 | 51706 | 11852 | 178436 | 74270 | 62537 | 51768 | 11971 | 178604 | 74672 |
| 4 | Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items) | 47633 | 31159 | 11220 | 119738 | 50156 | 47262 | 30716 | 11883 | 118052 | 49485 |
| 5 | Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | Refer Note No. 2 | | | | | Refer Note No. 2 | | | | |
| 6 | Paid up Equity Share Capital | 10316 | 9616 | 9330 | 10316 | 9330 | 10316 | 9616 | 9330 | 10316 | 9330 |
| 7 | Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year | | | | 855881 | 697052 | | | | 851190 | 694047 |
| 8 | Securities Premium Account | 218242 | 185111 | 176047 | 218242 | 176047 | 218242 | 185111 | 176047 | 218242 | 176047 |
| 9 | Net Worth | 832367 | 789553 | 706382 | 832367 | 706382 | 861506 | 785233 | 703377 | 861506 | 703377 |
| 10 | Paid up Debt Capital/Outstanding Debt | 288100 | 288100 | 236000 | 288100 | 236000 | | | | | |
| 11 | Outstanding Redeemable Preference Shares | - | - | - | - | - | | | | | |
| 12 | Debt Equity Ratio | 0.35 | 0.36 | 0.33 | 0.35 | 0.33 | | | | | |
| 13 | Total Debts to total assets | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | | | | | |
| 14 | Operating Margin (%) | 16.79% | 20.28% | 14.38% | 18.38% | 15.22% | | | | | |
| 15 | Net Profit Margin (%) | 17.78% | 11.61% | 5.08% | 11.84% | 5.73% | | | | | |
| 16 | Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations | | | | | | | | | | |
| | Basic : (* Not Annualized) | 4.91* | 3.24* | 1.20* | 12.43 | 6.04 | 4.87* | 3.19* | 1.27* | 12.25 | 5.96 |
| | Diluted : (* Not Annualized) | 4.91* | 3.24* | 1.20* | 12.43 | 6.04 | 4.87* | 3.19* | 1.27* | 12.25 | 5.96 |
| 17 | Capital Redemption Reserve | - | - | - | - | - | | | | | |
| 18 | Debenture Redemption Reserve | - | - | - | - | - | | | | | |

NOTE :
1. The above is an extract of the detailed format of Quarter/Year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarter/Year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, 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.