

Treasury Operations



J&K Bank

Ref : JKB/TOS/2021-

DT.18.06.2021

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, 2021 pertaining to the unsecured bonds issued by The Jammu & Kashmir Bank Ltd 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 st March, 2021) (excluding Revaluation Reserves of Rs.972.62 Crores)	Rs.5852.99 Crores
11	Net Profit After Tax (As on 31 st March, 2021)	Rs.432.12 Crores
12	Earnings Per Share (As on 31 st March, 2021)	Rs.6.06

B) Under Regulation 52(5):

1	Certificate dated 18.06.2021 signed by IDBI Trusteeship Services Ltd, the Debenture Trustee, that the Trustee has taken note of contents in respect of the Listed Debt Securities issued by the company as detailed in the enclosed Annexure-I.	Annexure -II.
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Yours Faithfully

Rakesh Koul
Authorized Signatory
(President)

PRESIDENT

Government Banking/Try/Subs.

Annexure I

ANNEXURE - I										
THE NAME OF THE ISSUER : THE JAMMU AND KASHMIR BANK LIMITED										
INFORMATION UNDER SEBI (LODR), REGULATIONS, 2015 IN TERMS OF THE PROVISION 62(4) OF UNSECURED BONDS (HALF YEAR ENDED MARCH, 2021)										
S.NO	PAERTICULARS OF BONDS AND DEBNTURES	ISSUE SIZE	ISIN NUMBER	DATE OF ISSUE	PREVIOUS DATE FOR PAYMENT OF INTEREST	WHETHER THE SAME HAS BEEN PAID ON NOT	NEXT DATE FOR PAYMET OF COUPON	DATE OF MATURITY	RATINGS	DEBENTURE TRUSTEE
1	9.50% JKBANK BASEL III COMPLIANT TIER II BONDS SECURITY ID :95JKB22 SECURITY CODE 956055	RS.500.00 CR	INE168A08038	24.03.2017	24.03.2021	YES PAID ON DUE DATE-24.3.2021	24.3.2022	24.6.2022	1. IND A+/Negative 2. BWR AA-/Negative	IDBI TRUSTEESHIP SERVICES LTD
2	9.25% JKBANK BASEL III COMPLIANT TIER II BONDS SECURITY ID :925J&KBL24 SECURITY CODE 957375	RS.500.00 CR	INE168A08046	28.12.2017	28.12.2020	YES PAID ON DUE DATE : 28.12.2020	28.12.2021	27.12.2024	1. IND A+/Negative 2. BWR AA-/Negative	IDBI TRUSTEESHIP SERVICES LTD
3	10.50% JKBANK BASEL III COMPLIANT TIER I PERPETUAL BONDS SECURITY ID :105J&KB_PER SECURITY CODE 95801506	RS.1000 CR	INE168A08061	14.06.2018	15.6.2020	YES PAID ON DUE DATE :15.6.2020	14.06.2021	PERPETUAL BOND	BWR A /Negative	IDBI TRUSTEESHIP SERVICES LTD
TOTAL AMOUNT		RS.2000 CR								



AUTHORIZED SIGNATORY

PRESIDENT
 **J&K Bank**
 Government Banking/Try/Subs

June 18, 2021

To,

The Jammu and Kashmir Bank

M A Road, Srinagar-190001,

Kashmir.

Dear Sir / Madam,

Sub.: Certificate

We are acting in capacity of Debenture Trustee for Non-Convertible Debentures issued by The Jammu and Kashmir Bank (the "Company").

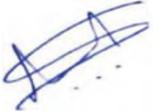
Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), we hereby certify that we have noted the contents of the following Statement of audited Financial Results for the quarter and half-year ended 31st March 2021

This certificate has been signed based on the documents provided by the Company.

Thanking you.

Yours faithfully,

For IDBI Trusteeship Services Limited



Authorised Signatory