

Treasury Operations



Ref : JKB/TOM/2022-

Date:12.05.2022

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

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

Sir,

Pursuant to Regulation 52(4) of SEBI (LODR) Regulation,2015 the information for Quarter/ Year ended March, 2022 pertaining to the unsecured Debt Securities issued by The Jammu & Kashmir Bank Ltd is given hereunder:

Sr. No.	Disclosures under Provisions of Regulation 52(4)	Remarks
1	Credit Rating and change in Credit Rating if any	Annexure -I
2	Asset Cover Available, in case of Non-Convertible Debt Securities	Not Applicable (NCDs are unsecured in nature)
3	Debt Equity Ratio	0.33
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	Capital Redemption Reserve / Debenture Redemption Reserve	Not Applicable
10	Net Worth (As on 31 st March, 2022) (excluding Revaluation Reserves of Rs.949.85 Crores)	7063.82 crores
11	Net Profit After Tax (for the Quarter ended March 2022)	112.20 crores
12	Earnings Per Share (As on 31 st March-2022) (Not Annualized)	Rs.1.20
13	Current Ratio	Not Applicable
14	Long Term Debt To working Capital	Not Applicable
15	Bad Debts to Account Receivable Ratio	Not Applicable
16	Current Liability	Not Applicable
17	Total Debts to Total Assets	0.02



The Jammu & Kashmir Bank Limited

Regd. Off: Corporate

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Headquarters

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India

CIN: L65110JK1938SGC000048

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J&K Bank

18	Debtors Turns Over	Not Applicable
19	Inventory Turn Over	Not Applicable
20	Operating Margin (%)	14.38
21	Net Profit (%)	5.08
22	Sector Specific Equivalent Ratios (As Applicable)	Not Applicable

Yours Faithfully


Authorized Signatory
Vice President



ANNEXURE-I

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 (QUATER/ HALF YEAR ENDED MARCH 2022)

S.No.	PARTICULARS OF BONDS / DEBENTURES	ISIN Number	SIZE OF ISSUE	DATE OF ISSUE	PREVIOUS DATE FOR PAYMENT OF INTEREST	WHETHER THE SAME HAS BEEN PAID OR NOT	NEXT DUE DATE FOR PAYMENT OF COUPON	DATE OF MATURITY	RATING	TRUSTEE
1	9.50% JK BANK BASEL II COMPLIANT TIER II BONDS SECURITY ID 95JKB22 SECURITY CODE : 954055	INE168A08038	500 CR	24.03.2017	24.03.2022	YES	24.03.2023	24.06.2022	IND A+ /STABLE BWR AA-	IDBI TRUSTEESHIP SERVICES LTD
2	9.25% JK BANK BASEL II COMPLIANT TIER II BONDS SECURITY ID 925JKBL24 SECURITY CODE : 957375	INE168A08046	500 CR	28.12.2017	28.12.2021	YES	28.12.2022	27.12.2024	IND A+ /STABLE BWR AA-	IDBI TRUSTEESHIP SERVICES LTD
3	10.50% JK BANK BASEL III COMPLIANT TIER I PERPETUAL BONDS. SECURITY ID 105JKBLPER SECURITY CODE : 958016	INE168A08061	1000 CR	14.06.2018	14.06.2021	YES	14.06.2022	PERPETUAL BOND	BWR A /Negative	IDBI TRUSTEESHIP SERVICES LTD
4	9.50% JK BANK BASEL II COMPLIANT TIER II BONDS SECURITY ID 950JKBL32 CODE : 973898	INE168A08079	360 CR	30.03.2022	Not Yet Due	Not Yet Due	30.03.2023	30.03.2022	IND A+ /STABLE CARE A+ /STABLE	AXIS TRUSTEE SERVICES LTD

[Handwritten Signature]

