

Treasury Operations

Ref: JKB/TOM/2022

Date: 21.10.2022

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

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

Sir,

Pursuant to Regulation 52(4) of SEBI (LODR) Regulation-2015 the information for September-2022 quarter pertaining to the unsecured bonds 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	-NA-(NCDs are unsecured in nature)
3	Debt Equity Ratio	0.25
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	NA
6	Debt Service Coverage Ratio	NA
7	Interest Service Coverage Ratio	NA
8	Outstanding Redeemable Preference Shares (Quantity & Value)	NA
9	Capital Redemption Reserve / Debenture Redemption Reserve	NA
10	Net Worth (as on 30 th of Sept- 2022) (excluding Revaluation Reserves of Rs.938.43 Crores)	7578.20
11	Net Profit After Tax (for the Quarter ended Sept-2022)	243.49
12	Earnings Per Share (as on 30 th of Sept -2022) (Not Annualized)	2.53
13	Current Ratio	NA
14	Long Term Debt to working Capital	NA
15	Bad Debts to Account Receivable Ratio	NA
16	Current Liability	NA
17	Total Debts to Total Assets	0.02
18	Debtors Turns Over	NA
19	Inventory Turn Over	NA
20	Operating Margin (%)	19.77
21	Net Profit Margin (%)	9.96
22	Sector Specific Equivalent Ratios (As Applicable)	NA

Yours Faithfully

Authorized Signatory
Dy .General Manager

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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 ENDED SEPTEMBER-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	9.25% JK BANK BASEL III COMPLIANT TIER II BONDS SECURITY ID 925J&KBL24 SECURITY CODE : 957375	INE168A08046	500 CR	28.12.2017	28.12.2021	YES	28.12.2022	27.12.2024	IND A+ /STABLE BWR AA- /STABLE	IDBI TRUSTEES HIP SERVICES LTD
2	10.50% JK BANK BASEL III COMPLIANT TIER I PERPETUAL BONDS. SECURITY ID 105J&KBLPER SECURITY CODE : 958016	INE168A08061	1000 CR	14.06.2018	14.06.2022	YES	14.06.2023	PERPETUAL BOND	BWR A /STABLE	IDBI TRUSTEES HIP SERVICES LTD
3	9.50% JK BANK BASEL III COMPLIANT TIER II BONDS SECURITY ID 950JKBL32 SECURITY CODE : 973898	INE168A08079	360 CR	30.03.2022	Not Yet Due	NA	30.03.2023	30.03.2032	IND A+ /STABLE CARE A+ /STABLE	AXIS TRUSTEE SERVICES LTD

Authorized Signatory
Dy .General Manager