

Treasury Operations



Ref : JKB/TOS/2020-

DT.07.11.2020

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 September, 2020 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 (31 st March, 2020) (excluding Revaluation Reserves of Rs.996.00 Crores)	Rs.5397.48 Crores
11	Net Profit After Tax (For the half year ended 30 th September, 2020)	50.43 Crores
12	Earnings Per Share (As on 30 th September, 2020-Not Annualized)	Rs.0.71

B) Under Regulation 52(5):

1	Certificates Signed by 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

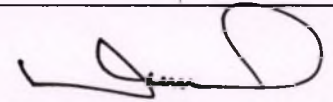
Vice President
VICE PRESIDENT
(Treasury)
J&K Bank Ltd.
Treasury Operations Srinagar

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 (HALF YEAR ENDED SEPTEMBER, 2020)

S.No	PARTICULARS OF BONDS / DEBENTURES	ISIN Number	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 III COMPLIANT TIER II BONDS SECURITY ID 95JKB22 SECURITY CODE : 956055	INE168A08038	24.03.2017	24.03.2020	YES	24.03.2021	24.06.2022	IND A+ / BWR AA-	IDBI TRUSTEESHIP SERVICES LTD
2	9.25% JK BANK BASEL III COMPLIANT TIER II BONDS SECURITY ID 925J&KB L24 SECURITY CODE : 957375	INE168A08046	28.12.2017	30.12.2019	YES	28.12.2020	27.12.2024	IND A+ / BWR AA-	IDBI TRUSTEESHIP SERVICES LTD
3	10.50% JK BANK BASEL III COMPLIANT TIER I PERPETUAL BONDS. SECURITY ID 105J&KB .PER SECURITY CODE : 958016	INE168A08061	14.06.2018	15.06.2020	YES	14.06.2021	PERPETUAL BOND	BWR A	IDBI TRUSTEESHIP SERVICES LTD



VICE PRESIDENT
AUTHORISED SIGNATORY

J&K Bank Ltd.
Treasury Operations Srinagar

20382/ITSL/OPR/2020-21

November 07, 2020

To,

Jammu and Kashmir Bank Limited

Treasury Operation

5th Floor, Corporate Headquarters

M.A. Road,

Srinagar-190001

Dear Sir/Madam,

**Ref: Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements) –
Submission of half yearly Financial Results by the Company.**

We are acting in capacity of Debenture Trustee for various Non-Convertible Debentures issued by the Company.

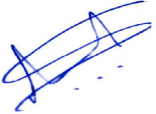
With reference to above we are in receipt of letter dated 07.11.2020 for submission of Half Yearly Financial Results to the Stock Exchange.

Pursuant to Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements), **“We hereby certify that we have taken a note of the contents of the reports submitted to us by the company for the half year ended September 30, 2020”.**

Thanking You,

Yours Faithfully

For IDBI Trusteeship Services Limited,



Authorised Signatory