



THE JAMMU & KASHMIR BANK LTD.
CORPORATE HEADQUARTERS, M. A. ROAD, SRINAGAR
CIN:L65110JK1938SGC000048

BALANCE SHEET AS AT 31ST DECEMBER, 2014

(₹ IN LACS)

As at
31.12.2014

As at
31.12.2013

CAPITAL AND LIABILITIES

Capital	4849	4849
Reserves and Surplus*	608211	574808
Deposits	6390634	6315711
Borrowings	268000	115000
Other Liabilities and Provisions	166088	126670

TOTAL :-

7437782

7137038

ASSETS

Cash and Balance with Reserve Bank of India	275634	252635
Balance with Banks & Money at Call & Short Notice ...	67978	91401
Investments	2461632	2271351
Advances	4436084	4331784
Fixed Assets	55337	51004
Other Assets	141117	138863

TOTAL :-

7437782

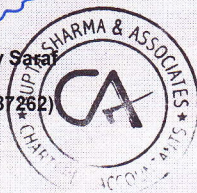
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* Includes profit for the Nine Months (Rs. 40699 Lacs) Previous corresponding Nine Months (Rs.93187 Lacs)

In terms of our report of even date annexed

For Gupta Sharma & Associates
Chartered Accountants
FRN: 001466N

CA. Vinay Saraf
Partner
(M. No. 087262)



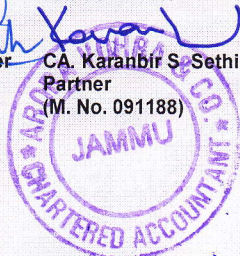
For Dhar Tiku & Co.
Chartered Accountants
FRN: 003423N

CA. Madhusudan Meher
Partner
(M. No. 097409)



For Arora Vohra & Co
Chartered Accountants
FRN: 009487N

CA. Karanbir S. Sethi
Partner
(M. No. 091188)



For Darshan Nagpal & Associates
Chartered Accountants
FRN: 011022N

CA. Ritesh Arora
Partner
(M. No. 524663)



For Dharam Raj & Co
Chartered Accountants
FRN: 014461N

CA. Rattan Singh
Partner
(M. No. 094845)



FOR & ON BEHALF OF THE BOARD

Mushtaq Ahmad
Chairman & CEO
DIN: 01226134

Place : Jammu
Dated : February 07, 2015