

The Jammu & Kashmir Bank Limited

Corporate Headquarters
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Kashmir, India

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Board Secretariat



Ref:-JKB/BS/F3652/2013/256

Dated: 4th February, 2013

National Stock Exchange of India Ltd
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai – 400 051

The Bombay Stock Exchange Ltd.
Phiroze Jeejeebhoy Towers
Dalal street
Mumbai – 400 001

**Sub: - Clause 41 of the Listing Agreement = Financial Results for the
Quarter & Nine Months ended 31st December, 2012**

Dear Sirs

Pursuant to Clause 41 of the Listing Agreement entered into by the Bank with the Stock Exchanges, we are enclosing herewith a copy of the Reviewed Financial Results of the Bank for the quarter & Nine Months ended 31st December, 2012. The results were taken on record by the Board of Directors at their meeting held on 4th February, 2013 at Jammu.

Thanking you

Yours Faithfully
For The Jammu & Kashmir Bank Ltd.


(Abdul Majid Bhat)
Company Secretary



BALANCE SHEET AS AT 31ST DECEMBER, 2012

	As at 31.12.2012	As at 31.12.2011
	(RS IN LACS)	
CAPITAL AND LIABILITIES		
Capital	4,849	4,849
Reserves and Surplus*	484,971	402,532
Deposits	5,707,455	4,877,894
Borrowings	80,087	86,785
Other Liabilities and Provisions	102,238	106,738
TOTAL :-	6,379,600	5,478,798
ASSETS		
Cash and Balance with Reserve Bank of India	238,275	295,851
Balance with Banks & Money at Call & Short Notice ...	152,956	93,830
Investments	2,268,092	1,983,874
Advances	3,565,770	2,973,414
Fixed Assets	44,083	40,834
Other Assets	110,424	90,995
TOTAL :-	6,379,600	5,478,798

* Includes profit for the 9-Months (Rs.80502 Lac) Previous year (Rs. 59513 Lac)

In terms of our report of even date annexed

For O P Garg & Co.
Chartered Accountants
FRN: 01194N



For K B Sharma & Co.
Chartered Accountants
FRN: 02318N



For Darshal Nagpal & Associates
Chartered Accountants
FRN: 011022N



For P C Bindal & Co.
Chartered Accountants
FRN: 03824N



For K K Goel & Associates
Chartered Accountants
FRN: 05299N



FOR & ON BEHALF OF THE BOARD

(**Mushtaq Ahmad**)
Chairman & CEO

Place : Jammu
Dated : 04Th February, 2013

REVIEW REPORT

We have reviewed the accompanying statement of unaudited financial results of **THE JAMMU & KASHMIR BANK LIMITED** for the period ended **31st December 2012** except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors/Committee of Board of Directors. Our responsibility is to express a conclusion on this interim financial information based on our review.

We conducted our Review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of Interim financial information consist of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be indentified in an audit. Accordingly, we do not express an audit opinion.

The financial results incorporate the relevant returns of 25 branches reviewed by us, 292 branches reviewed by other Chartered Accountants and Bank's own Officials acting as Concurrent Auditors of the Bank and un-reviewed returns in respect of 349 branches. In the conduct of our Review, in addition to 25 branches reviewed by us, we have relied on the review reports in respect of non-performing assets, received from Bank's Concurrent Auditors aggregating 292 branches. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the branches of the Bank. These review reports of 317 branches cover 89.93% of advances portfolio of the Bank and 95.79% of Non Performing Assets of the Bank (NPAs) as on 31st December 2012.

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements is not prepared, in all material respects, in accordance with applicable Financial Reporting framework issued by the Institute of Chartered Accountants of India and other recognized Accounting Practices and Policies and has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For O P Garg & Co.
Chartered Accountants
FRN:01194N



For K.B.Sharma & Co.
Chartered Accountants
FRN:02318N



For Darshan Nagpal & Associates
Chartered Accountants
FRN:011022N



For P C Bindal & Co.
Chartered Accountants
FRN:03824N



For K.K.Goel & Associates
Chartered Accountants
FRN:05299N



Place : Jammu

Dated : 4th February 2013