

Ref:-JKB/BS/F3652/2017-18/209

Dated: 3<sup>rd</sup> February, 2018

**Board Secretariat**



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

**Sub: - Non-compliance as per Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir,

Kindly refer to your letter no. NSE/LIST/FR/3854 dated 1<sup>st</sup> February, 2018 regarding non - compliance as per Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 with regard to submission of segment details while filing Financial Results for the Quarter and Nine Months ended 31<sup>st</sup> December, 2017.

In this respect, we wish to clarify that the XBRL format for Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 does not contain the column for submitting the bifurcation of Capital Employed.

However, as desired, please find enclosed the segment details of our Bank as on 31<sup>st</sup> December, 2017.

Thanking you

Yours faithfully

For The Jammu & Kashmir Bank Ltd.

(Mohammad Shafi Mir)  
Company Secretary



## SEGMENT RESULTS

| Description                                   | 3 Months Ended 31.12.2017 | 3 Months Ended 30.09.2017 | 3 Months Ended 31.12.2016 | NINE MONTHS ENDED |                 | YEAR ENDED 31.03.2017 |
|-----------------------------------------------|---------------------------|---------------------------|---------------------------|-------------------|-----------------|-----------------------|
|                                               |                           |                           |                           | 31.12.2017        | 31.12.2016      |                       |
|                                               | (Un-Audited)              | (Audited)                 | (Un-Audited)              | (Un-Audited)      | (Un-Audited)    | (Audited)             |
| <b>1) Segment Revenue (Income)</b>            |                           |                           |                           |                   |                 |                       |
| i) Treasury Operations                        | 37480                     | 42442                     | 52771                     | 129923            | 153022          | 209155                |
| ii) Corporate/Wholesale Banking               | 66055                     | 57177                     | 49510                     | 174166            | 173172          | 227140                |
| iii) Retail Banking                           | 97575                     | 91375                     | 77092                     | 272293            | 240118          | 315478                |
| iv) Other Banking Business                    | 1399                      | 1260                      | 837                       | 3733              | 2967            | 4529                  |
| <b>Total</b>                                  | <b>202509</b>             | <b>192254</b>             | <b>180210</b>             | <b>560115</b>     | <b>569279</b>   | <b>756302</b>         |
| Less: Inter Segment Revenue                   | 23432                     | 15108                     | 3190                      | 44839             | 31687           | 38436                 |
| <b>Net Income from Operations</b>             | <b>179077</b>             | <b>177146</b>             | <b>177020</b>             | <b>535276</b>     | <b>537592</b>   | <b>717866</b>         |
| <b>2) Segment Results (Profit before tax)</b> |                           |                           |                           |                   |                 |                       |
| i) Treasury Operations                        | (9)                       | (515)                     | (12942)                   | (4344)            | (15772)         | (13561)               |
| ii) Corporate/Wholesale Banking               | 7554                      | 8904                      | (16313)                   | 24001             | (47105)         | (73304)               |
| iii) Retail Banking                           | 4976                      | 3108                      | (14253)                   | 13418             | (39614)         | (64169)               |
| iv) Other Banking Business                    | 742                       | 634                       | 184                       | 1303              | 1083            | 437                   |
| <b>Total Profit before tax</b>                | <b>13263</b>              | <b>12131</b>              | <b>(43324)</b>            | <b>34378</b>      | <b>(101408)</b> | <b>(150597)</b>       |
| <b>c) Segment Assets</b>                      |                           |                           |                           |                   |                 |                       |
| i) Treasury Operations                        | 2128936                   | 2219967                   | 3201882                   | 2128936           | 3201882         | 2541029               |
| ii) Corporate/Wholesale Banking               | 3162709                   | 2583002                   | 2384055                   | 3162709           | 2394055         | 2718028               |
| iii) Retail Banking                           | 3207789                   | 3124876                   | 2619403                   | 3207789           | 2619403         | 2938848               |
| iv) Other Banking Business                    | 7019                      | 8205                      | 4556                      | 7019              | 4556            | 3962                  |
| <b>Total:-</b>                                | <b>8506453</b>            | <b>7936050</b>            | <b>8219896</b>            | <b>8506453</b>    | <b>8219896</b>  | <b>8201867</b>        |
| <b>d) Segment Liabilities</b>                 |                           |                           |                           |                   |                 |                       |
| i) Treasury Operations                        | 241568                    | 3427                      | 34027                     | 241568            | 34027           | 29166                 |
| ii) Corporate/Wholesale Banking               | 2353893                   | 2143135                   | 2562949                   | 2353893           | 2562949         | 2378604               |
| iii) Retail Banking                           | 5291409                   | 5175903                   | 5083649                   | 5291409           | 5083649         | 5221096               |
| iv) Other Banking Business                    | 7405                      | 8285                      | 4672                      | 7405              | 4672            | 5351                  |
| <b>Total:-</b>                                | <b>7894275</b>            | <b>7330750</b>            | <b>7685297</b>            | <b>7894275</b>    | <b>7685297</b>  | <b>7634217</b>        |
| <b>3) Capital Employed</b>                    |                           |                           |                           |                   |                 |                       |
| <b>(Segment assets-Segment Liabilities)</b>   |                           |                           |                           |                   |                 |                       |
| i) Treasury Operations                        | 1887368                   | 2216540                   | 3167855                   | 1887368           | 3167855         | 2511863               |
| ii) Corporate/Wholesale Banking               | 808816                    | 439867                    | (166894)                  | 808816            | (166894)        | 339424                |
| iii) Retail Banking                           | (2083620)                 | (2051027)                 | (2464246)                 | (2083620)         | (2464246)       | (2282248)             |
| iv) Other Banking Business                    | (386)                     | (80)                      | (116)                     | (386)             | (116)           | (1389)                |
| <b>Total :-</b>                               | <b>612178</b>             | <b>605300</b>             | <b>534599</b>             | <b>612178</b>     | <b>534599</b>   | <b>567650</b>         |

