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STATE TIMES

THE BOLD VOICE OF J&K

RNI No. : 66908/96
Regd. No. L-29/JK-346/2025-27

Vol. 30 Issue 289 • Jammu • Sunday • October 19, 2025 • Pages 12 • ₹ 3.00
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Statehood of J&K to be restored at appropriate time: Shah

■ STATE TIMES NEWS

PATNA: Union Home Minister Amit Shah on Saturday promised restoration of statehood for Jammu and Kashmir at "an appropriate time" and a "good resolution" of demands raised by people of the Union Territory of Ladakh.

Speaking at a media conclave in Patna, he also claimed that after the abrogation of Article 370, terror-infested Jammu and Kashmir has "taken a U-turn" and "no local terrorist has been recruited in the last nine months".

"This is a qualitative change that Jammu and Kashmir, where separatism had been festering since the 1990s, witnessed. Earlier, Pakistan felt no need to send terrorists from across the border. They used to place

arms in the hands of our children. Now the situation has changed. The people of Jammu and Kashmir feel they belong to the entire country and the entire country belongs to them," Shah said at the conclave organised by ABP News and Hindustan.

"Today, democracy has been restored in Jammu and Kashmir. Panchayat and municipal polls have taken

place, and so have elections for the legislative assembly. Rajya Sabha elections will also take place at some time," the home minister added.

He was asked about a statement by Chief Minister Omar Abdullah, who spoke of a "gulf" remaining in between Jammu and Kashmir and New Delhi on account of statehood not being restored even after a year of his swearing in.

Shah replied, "He (Abdullah) may be saying this out of political compulsions. But statehood would be restored at an appropriate time. And it will be done following discussions with him."

About the recent agitations in Ladakh, Shah said the Union government is "in talks with the committees of Leh and Kargil".

"We urge the people to have patience. There will be a good resolution of all their just demands," he said.

The allusion may have been to the combined leadership of Leh Apex Body and Kargil Democratic Alliance, which represent Ladakh's political and civil society groups.

The union home minister was also asked about the possibility of the release of Sonam Wangchuk,

■ CONTD ON PAGE 9

LG Manoj Sinha hands over Buddhist Exhibitions to Kalmyk Museum in Russia

■ STATE TIMES NEWS

SRINAGAR: The Lieutenant Governor Manoj Sinha on Saturday handed over the exhibitions belonging to International Buddhist Confederation and the National Museum to the Kalmyk Museum at Elista, Republic of Kalmykia, Russia.

The Lieutenant Governor said it will ensure that the Lord Buddha's importance

and relevance, and also visit of holy relics to Kalmykia is remembered by the people of this beautiful land.

"History, tradition, culture and spiritual wisdom shape identity and transmit ethical values across generations and drive sustainable development. Preservation and education of heritage is essential and I am truly delighted to see this

■ CONTD ON PAGE 9

J&K Bank's half-yearly net profit up at Rs 979 Cr, Q2 net at Rs 494 Cr

■ STATE TIMES NEWS

SRINAGAR: While maintaining higher provisioning requirements owing to regulatory compliance, J&K Bank posted a net profit of Rs 494.11 Cr for the July-September Quarter (Q2) of current financial year (CFY), remaining well on course to meet its annual market guidance. The Bank's net profit for half-year (H1) witnessed an increase to Rs 978.95 Cr from Rs 966.41 Cr recorded

Despite tough challenges, we are on track to achieve our annual guidance numbers: MD & CEO

for H1 last FY. The Bank announced financial numbers after its Board-of-Directors reviewed and approved the quarterly and half-yearly figures during

a meeting held at the Bank's Corporate Headquarters.

Moderated by the provisioning of Rs 92 Cr towards its investment in the Regional Rural Bank - Jammu and Kashmir Grameen Bank - following the amalgamation of EllaguaiDehati Bank with the erstwhile J&K Grameen Bank under Central Government's "One State, One

■ CONTD ON PAGE 9

J&K Bank

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Lighting the Pathways of Progress ...

FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025

(₹ in Lakh)																	
S. No.	PARTICULARS	STANDALONE						CONSOLIDATED									
		QUARTER ENDED			HALF YEAR ENDED			QUARTER ENDED			HALF YEAR ENDED						
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025				
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)				
1	Total income from operations (net)	344,671	351,857	341,963	696,528	660,811	1,367,267	345,026	352,265	342,431	697,291	661,709	1,368,802				
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	63,355	65,775	75,446	129,130	136,661	293,370	63,468	65,936	75,683	129,404	137,055	293,868				
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	63,355	65,775	75,446	129,130	136,661	293,370	63,468	65,936	75,683	129,404	137,055	293,868				
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	49,411	48,484	55,092	97,895	96,641	208,246	49,492	48,453	55,278	97,945	97,128	208,179				
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2						Refer Note No. 2									
6	Paid up Equity Share Capital	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013				
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year																
8	Securities Premium Account	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950				
9	Net Worth	1,395,624	1,354,962	1,209,036	1,395,624	1,209,036	1,301,326	1,371,248	1,330,506	1,205,227	1,371,248	1,205,227	1,296,962				
10	Paid up Debt Capital/Outstanding Debt	238,100	238,100	288,100	238,100	288,100	238,100										
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-										
12	Debt Equity Ratio	0.17	0.18	0.24	0.17	0.24	0.18										
13	Total Debts to total assets	0.01	0.01	0.02	0.01	0.02	0.01										
14	Operating Margin (%)	18.06%	19.12%	23.01%	18.60%	20.91%	21.43%										
15	Net Profit Margin (%)	14.34%	13.78%	16.11%	14.05%	14.62%	15.23%										
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations																
	Basic : (* not annualized)	4.49*	4.40*	5.00*	8.89*	8.78*	18.91	4.49*	4.40*	5.02*	8.89*	8.82*	18.91				
	Diluted : (* not annualized)	4.49*	4.40*	5.00*	8.89*	8.78*	18.91	4.49*	4.40*	5.02*	8.89*	8.82*	18.91				
17	Capital Redemption Reserve	-	-	-	-	-	-										
18	Debt Redemption Reserve	-	-	-	-	-	-										

Note :
1. The above is an extract of the detailed format of quarter and half year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website <https://www.jkb.bank.in/investor/financial-information/financial-results>.
2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

Place : Srinagar
Dated : 18th October, 2025

DIP/J-2330-P/25

For and on behalf of the Board
AMITAVA CHATTERJEE
Managing Director & CEO
DIN : 07082989