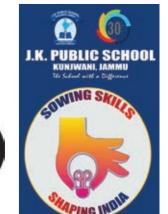


BOLD VOICE OF J&K Vol. 30 Issue 289 • Jammu • Sunday • October 19, 2025 • Pages 12 • ₹ 3.00



<mark>5</mark> We will make Nagrota a model constituency: Devyani Rana

Justice Rajnesh Oswal reviews progress of upcoming Judicial Infra projects in Kathua

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Air surcharge 50 paisa for Leh CM emphasizes on integrating patient safety, patient care to strengthen healthcare delivery

Regd. No. L-29/JK-346/2025-27

May goddess lakshmi fulfill your aspirations with prosperity & happiness

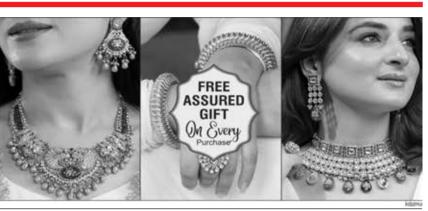
Shubh Dhanteras

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SUNDAY OPEN

Apsara Road & Lakhdatta Bazar



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 con-

clave in Patna, he also claimed that after the abrogation of Article 370, terror-Jammu and infested Kashmir has "taken a Uturn" 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.

(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: Lieutenant Governor Manoj Sinha on Saturday handed over the exhibitions belongto 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

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 EllaquaiDehati Bank with the erstwhile J&K Grameen Bank under Central Government's "One State, One ■ CONTD ON PAGE 9



THE JAMMU & KASHMIR BANK LIMITED CIN: L65110JK1938SGC000048



Lighting the Pathways of Progress



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

4.49*

4.49*

4.40*

4.40*

5.02*

5.02*

(₹ in Lakh) STANDALONE CONSOLIDATED YEAR QUARTER ENDED HALF YEAR ENDED QUARTER ENDED HALF YEAR ENDED ENDED ENDED PARTICULARS S. No. 30.09.2025 30.06.2025 30.09.2024 30.09.2025 30.09.2024 30.09.2025 30.09.2024 30.09.2025 31.03.2025 30.06.2025 30.09.2024 31.03.2025 (REVIEWED) (REVIEWED) (REVIEWED) (AUDITED) (REVIEWED) (REVIEWED) (REVIEWED) (REVIEWED) (REVIEWED) (REVIEWED) (AUDITED) 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 Net Profit/ (Loss) for the period (before Tax, Exceptional and/or 63,355 65,775 75,446 129,130 136,661 293,370 63,468 65,936 75,683 129,404 137,055 293,868 Extraordinary items) Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or 3 63,355 65,775 75,446 129,130 136,661 293,370 63,468 65,936 75,683 129,404 137,055 293,868 Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or 4 49,411 48,484 55,092 97,895 96,641 208,246 49,492 48,453 55,278 97,945 97,128 208,179 Extraordinary items) Total Comprehensive Income for the period (Comprising Profit/(Loss) 5 Refer Note No. 2 Refer Note No. 2 for the period (after tax) and Other Comprehensive Income (after tax)) 11,013 11,013 11,013 11,013 11,013 11,013 11,013 11,013 11,013 11,013 11,013 Reserves (excluding Revaluation Reserve) as shown in the Audited 1,290,312 1,285,949 Balance Sheet of previous year 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 0.17 0.18 0.24 0.17 0.24 0.18 **Debt Equity Ratio** 13 Total Debts to total assets 0.01 0.01 0.02 0.01 0.02 0.01 19.12% 14 Operating Margin (%) 18.06% 23.01% 18.60% 20.91% 21,43% 14.34% 13.78% 16.11% 14.05% 14.62% Net Profit Margin (%) 15.23% Earnings Per Share (before extraordinary items) (₹ 1/- each) for 16 continuing and discontinued operations 8.89*

18

Note: 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.

8.89*

8.89*

5.00*

5.00*

8.78*

8.78*

18.91

18.91

Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

4.49*

4.49*

4.40*

4.40

For and on behalf of the Board

8.89*

8.82*

8.82*

18.91

18.91

AMITAVA CHATTERJEE Managing Director & CEO DIN: 07082989

Place: Srinagar Dated: 18th October, 2025

Basic: (* not annualized)

Diluted: (* not annualized)

Capital Redemption Reserve

Debenture Redemption Reserve

DIP/J-2330-P/25