

**03 ASI, Patwari, 2 PWD employees arrested in separate bribery cases**

**08 State police can probe corruption case under PC Act against central Govt employees: SC**

**09 Several detained; massive search ops to hunt down terrorists enters day 3 in Kishtwar**

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## Chairs pre-budget consultation meeting CM stresses on people-centric governance, efficient service delivery, J&K's inclusive growth



CM Omar Abdullah chairing pre-budget consultation meeting in Jammu on Tuesday.

**STATE TIMES NEWS**  
JAMMU: Chief Minister Omar Abdullah on Tuesday began pre-budget consultation meetings by chairing detailed discussions with key departments ahead of the Budget Session of the Jammu and Kashmir Legislative Assembly, scheduled to begin on February 2. The Chief Minister reviewed departmental priorities, assessed public needs and stressed the importance

of aligning proposals with the overall development goals of Jammu and Kashmir. He laid emphasis on people-centric initiatives, efficient service delivery and inclusive growth to ensure balanced development across all regions.

Chief Minister Omar Abdullah, who also holds the portfolio of Finance Minister, held extensive deliberations with departments including Power Development, Housing and Urban Development, Finance, Revenue, ■ **CONTD ON PAGE 9**

## J&K Bank net profit jumps over 10 pc YoY for Q3

Characterized by robust top-line growth, better asset quality, our performance underscores our strong fundamentals: MD & CEO

**STATE TIMES NEWS**  
SRINAGAR: J&K Bank on Tuesday announced healthy financial results for the October-December quarter (Q3 FY 25-26), with net profit rising by 18.7% Quarter-on-Quarter and 10.4% year-on-year (YoY) to Rs 586.73 Cr when compared to Rs 531.51 Cr recorded during the same period last fiscal. The Bank's Board of Directors



■ **CONTD ON PAGE 9**

## Illegal immigrants, urban Naxals threat to national security: Modi

"Nitin Nabin my boss in party matters"

**STATE TIMES NEWS**  
NEW DELHI: Prime Minister Narendra Modi on Tuesday congratulated Nitin Nabin on his election as the BJP national president and declared that the young leader will be his boss in matters related to the party.

Addressing a gathering at the party headquarters here, Modi described 45-year-old Nabin as a "millennial" with youthful energy and vast experience in the organisation, which will prove to be of immense help for the party. In his 40-minute speech, the prime minister repeatedly referred to Nabin as 'man-ania' (honourable) and listed



ed out the achievements of his government over the last 11 years, which he described as giving an account of his work to the party president. "Every word of his will give us a new direction. His guidance will be a priceless asset that will chart our future

course of action," the prime minister said, addressing the gathering attended by senior leaders like Rajnath Singh, Nitin Gadkari, Amit Shah, J P Nadda, along with Union ministers, chief ministers of BJP-ruled states, and ■ **CONTD ON PAGE 9**

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### FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>ST</sup> DECEMBER, 2025

KEY RATIOS	Net Profit Growth	Net Interest Margin	Gross NPA	Net NPA	Cost to Income Ratio	Provision Coverage Ratio
	10.40%	3.62%	3.00%	0.68%	55.88%	90.46%

S. No.	PARTICULARS	STANDALONE						CONSOLIDATED						
		QUARTER ENDED		NINE MONTHS ENDED		YEAR ENDED	QUARTER ENDED		NINE MONTHS ENDED		YEAR ENDED			
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.03.2025		
1	Total income from operations (net)	3,59,290	3,44,671	3,44,840	10,55,818	10,05,651	13,67,267	3,59,686	3,45,026	3,45,171	10,56,977	10,06,880	13,68,802	
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	80,606	63,355	75,791	2,09,736	2,12,452	2,93,370	80,720	63,468	75,846	2,10,124	2,12,901	2,93,868	
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	80,606	63,355	75,791	2,09,736	2,12,452	2,93,370	80,720	63,468	75,846	2,10,124	2,12,901	2,93,868	
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	58,673	49,411	53,151	1,56,568	1,49,792	2,08,246	58,149	49,492	52,860	1,56,094	1,49,988	2,08,179	
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							12,90,312						
8	Securities Premium Account	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	
9	Net Worth	14,52,547	13,95,624	12,58,761	14,52,547	12,58,761	13,01,326	14,27,462	13,71,248	12,54,662	14,27,462	12,54,662	12,96,962	
10	Paid up Debt Capital/Outstanding Debt	2,38,100	2,38,100	2,38,100	2,38,100	2,38,100	2,38,100							
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-							
12	Debt Equity Ratio	0.16	0.17	0.19	0.16	0.19	0.18							
13	Total Debts to total assets	0.01	0.01	0.01	0.01	0.01	0.01							
14	Operating Margin (%)	21.72%	18.06%	21.69%	19.66%	21.18%	21.43%							
15	Net Profit Margin (%)	16.33%	14.34%	15.41%	14.83%	14.90%	15.23%							
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations													
	Basic : (* not annualized)	5.33*	4.49*	4.83*	14.22*	13.60*	18.91	5.28*	4.49*	4.80*	14.18*	13.62*	18.91	
	Diluted : (* not annualized)	5.33*	4.49*	4.83*	14.22*	13.60*	18.91	5.28*	4.49*	4.80*	14.18*	13.62*	18.91	
17	Capital Redemption Reserve	-	-	-	-	-	-							
18	Debenture Redemption Reserve	-	-	-	-	-	-							

**Note:**  
1. The above is an extract of the detailed format of quarter and nine months 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 nine months ended Financial Results are available on the Stock Exchange websites. [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on Bank's website <https://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.