

THOUGHT of the DAY

The successful man will profit from his mistakes and try again in a different way.”
—Dale Carnegie

2 dead as vehicle falls into gorge

POONCH: Two people died and two others went missing after their vehicle skidded off the Mughal road in Poonch district and fell into a deep gorge, officials said on Tuesday.

Four people were traveling in the vehicle when the incident happened late Monday night, they said, adding that acting swiftly on the information, Poonch police launched a large-scale search and rescue operation in the area.

During the operation, the vehicle was traced in a nallah near Chhattapani and two bodies were recovered from the site, they said.

Efforts are underway to locate the remaining missing persons. Officials said ▶ P11

CM assesses Budget initiatives, stresses adherence to timelines

‘EC role, vote consolidation aided BJP win’



■ EARTH NEWS SERVICE

SRINAGAR: Jammu and Kashmir Chief Minister Omar Abdullah on Tuesday chaired a high-level meeting at the civil secretariat here

to fast-track implementation of key initiatives announced in the 2026-27 Budget, with a focus on timely delivery of welfare measures in the UT. Additional Chief Secretary, Finance, Shailendra Kumar, briefed the chief minister on the status of various Budget announcements under different grants and status submitted by departments, according to an official spokesperson. The administrative secretaries of various departments apprised Abdullah of the progress achieved so far and the action taken by their respective departments in implementing the Budget proposals, the spokesperson said. During the deliberations, Abdullah issued a series of directions ▶ P11

J&K Bank posts highest ever Rs 2,363 Cr profit

Bank well-positioned for next phase: MD & CEO

■ EARTH NEWS SERVICE

SRINAGAR: Continuing its stellar streak of record profits for the fourth consecutive financial year, J&K Bank has posted its highest ever annual profit of Rs 2363.47 Cr for the FY 2025-26. The Bank registered a year-on-year growth of over 13% in its annual profit when compared to Rs 2082.46 Cr reported for FY 2024-25, despite a one-time impairment provision of Rs 179 Cr on its investment in



J&K Grameen Bank during the first half of the financial year.

The Bank also ended the financial year on a high with a record quarterly performance, posting a net profit of almost Rs.800 crores when compared to Rs 584.54 Cr recorded for the corresponding period last year. The Bank declared its annual and Q4 results today after its Board of Directors approved the figures at a meeting held here at the Bank's Corporate Headquarters.

The Bank's net interest margin (NIM) for the ▶ P11

Mamata refuses to resign

KOLKATA: Alleging that the West Bengal assembly poll verdict was "not a people's mandate but a conspiracy", TMC supremo Mamata Banerjee on Tuesday refused to resign as chief minister, opening up a constitutional grey zone and a political confrontation in the state.

A day after the BJP sealed a landslide victory with 204 seats in the 294-member ▶ P11



100-DAY NASHA MUKT JK ABHIYAAN

STOP DRUGS

DAY 25

The EARTH NEWS joins with the campaign launched by Honourable Lieutenant Governor Manoj Sinha Ji to eradicate drug menace from union territory of J&K.

LG joins 'Padyatra' in Budgam, vows action on drug smugglers

Sinha announces 'Parents Brigade' in villages, cities



■ EARTH NEWS SERVICE

SRINAGAR: The Lieutenant Governor Manoj Sinha joined a large people's movement in Budgam today as part of drug-free J&K campaign and assured the citizens that every arm of administration would act with resolve and unity to confront the issue and ensure that the threat is effectively eliminated.

The Lieutenant Governor appealed to every family, social organization, spiritual and political leaders in Budgam to intensify drug-free J&K campaign ▶ P11

500 arrested, Rs 14 Cr assets seized in anti-narcotics drive

■ EARTH NEWS SERVICE

JAMMU: More than 500 people were arrested, and properties worth over Rs 14.50 crore were attached under the ongoing 'Nasha Mukta Jammu and Kashmir Abhiyan', officials said on Tuesday.

The campaign, a brainchild of Lieutenant Governor Manoj Sinha, was launched on

April 11 from Jammu and is a key initiative aimed at combating drug abuse, particularly among the youth.

The officials said that a significant quantity of narcotics has also been seized during the campaign, including 4.7 kg of heroin, 27.13 kg of charas and over 209 kg of ganja.

As part of the crackdown, authorities attached ▶ P11

Drug trade-linked property attached

SRINAGAR: A property worth Rs 1.20 crore, allegedly acquired through proceeds of illicit drug trafficking, was on Tuesday attached in Jammu and Kashmir's summer capital here, police said. Continuing its drive against drug trafficking as part ▶ P11

Most wanted woman drug peddler held

ANANTNAG: In its sustained and uncompromising crackdown against drug trafficking, Anantnag Police achieved another significant success by apprehending a ▶ P11

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FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2026

KEY RATIOS (YOY)		Net Profit Growth	Return on Assets	Gross NPA	Net NPA	Capital Adequacy Ratio	Provision Coverage Ratio
		36.48 %	1.78 %	2.50 %	0.64 %	16.55 %	90.33 %

S.No	PARTICULARS	STANDALONE					CONSOLIDATED				
		QUARTER ENDED			YEAR ENDED		QUARTER ENDED			YEAR ENDED	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
1	Total income from operations (net)	3,53,106	3,59,135	3,61,353	14,08,505	13,66,622	3,53,579	3,59,532	3,61,659	14,10,138	13,68,157
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	86,052	80,606	80,918	2,95,788	2,93,370	86,233	80,720	80,967	2,96,358	2,93,868
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	86,052	80,606	80,918	2,95,788	2,93,370	86,233	80,720	80,967	2,96,358	2,93,868
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	79,780	58,673	58,454	2,36,348	2,08,246	79,856	58,149	58,191	2,35,951	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
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	-	-	-	-	-	-	-	-	-	-
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
9	Net Worth (excl. intangible assets, revaluation reserve & DTA*)	1504586*	14,52,547	13,01,326	1504586*	13,01,326	1479550*	14,27,462	12,96,962	1479550*	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	-	-	-	-	-
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-	-	-	-	-
12	Debt Equity Ratio	0.16	0.16	0.18	0.16	0.18	-	-	-	-	-
13	Total Debts to total assets	0.02	0.01	0.01	0.02	0.01	-	-	-	-	-
14	Operating Margin (%)	25.79%	21.73%	22.14%	21.20%	21.44%	-	-	-	-	-
15	Net Profit Margin (%)	22.59%	16.34%	16.18%	16.78%	15.24%	-	-	-	-	-
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations										
	Basic : (* not annualized)	7.24*	5.33*	5.31*	21.46	18.91	7.25*	5.28*	5.28*	21.42	18.91
	Diluted : (* not annualized)	7.24*	5.33*	5.31*	21.46	18.91	7.25*	5.28*	5.28*	21.42	18.91
17	Capital Redemption Reserve	-	-	-	-	-	-	-	-	-	-
18	Debenture Redemption Reserve	-	-	-	-	-	-	-	-	-	-

Note:

- The above is an extract of the detailed format of quarter and 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 year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website <https://jkb.bank.in/Investor/financial-information/financial-results>
- Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

For and on behalf of the Board

AMITAVA CHATTERJEE
Managing Director & CEO
DIN : 07082989

Place : Srinagar
Dated : 5th May, 2026