



Board Secretariat

Ref:-JKB/BS/F3652/2021/219
Date: 28th December, 2021

National Stock Exchange of India Ltd
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
BandraKurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Ltd.
PhirozeJeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code:532209

SUB:- APPOINTMENT OF CHIEF FINANCIAL OFFICER (CFO) OF THE BANK

Dear Sirs,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that the Board of Directors in their meeting held today i.e. 28th December, 2021 have approved the appointment of Mr. Balvir Singh Gandhi as Chief Financial Officer (CFO) of the Bank in place of Ms. Rajni Saraf for a period of three years with effect from today i.e. 28th December, 2021.

The brief profile of Mr. Balvir Singh Gandhi is enclosed.

The meeting commenced at 04:30 P.M. and ended at 06:55 P.M.

This is for your information and appropriate dissemination.

Yours faithfully
For Jammu & Kashmir Bank Ltd.

A handwritten signature in blue ink, appearing to read 'Shafi Mir', is written over a horizontal line.

(Mohammad Shafi Mir)
Company Secretary

Brief Profile of Mr. Balvir Singh Gandhi

1. Full Name : Balvir Singh Gandhi
2. Date of Birth : 31st July 1977
3. Educational Qualification : Bachelor of Commerce, Chartered Accountant
4. **Past Experience** :

Mr Gandhi is an Qualified Chartered Accountant with a diversified Experience of 16 years in financial Institutions, Public Sector Undertakings and other diversified Business organisations. He has worked with financial Conglomerates Like Life Insurance Corporation of India, HDFC Limited and Public Sector Undertakings like MP Marked, MP Industrial Development Corporation. He has worked in the areas of Credit, Advances, Infrastructure Project Financing, Accountancy and Government finances. He also worked in the area of policy development for Promotion of Industrial and MSME Enterprises on behalf of state governments. He has also acted as consultant and advisor to national and international organisations. Mr Gandhi has worked as CFO for prestigious organisations like MPMARKFED, MPIDC, SS group.

<u>FROM DATE</u>	<u>TO DATE</u>	<u>WORK EXP YEARS</u>	<u>ORGANISATION NAME</u>	<u>JOB PROFILE</u>
25-07-2005	22-02-2006	0.59	Symbiotic Pharmalab Limited	Worked as Finance Manager and head of finance and accounts Division
24-02-2006	15-03-2008	2.08	Life Insurance Corporation of India	Worked as AAO(CA) Specialist Officer and Undertaken Consolidation and finance and accounts activities for Central Zonal Office
17-03-2008	22-06-2011	3.31	HDFC LIMITED	Worked as Sr. Officer and head of credit for self-employed segment and construction finance for Madhya Pradesh and Chhattisgarh.
23-06-2011	24-10-2012	1.36	MP MARKFED	Worked As Chief Finance and Accounts Officer for the PSU
29-10-2012	14-01-2016	3.26	B. S. Gandhi and Associates	Worked As Consultant and Advisor for National and International organisations like VERITAS Inc., Modipon Limited, Boca Communications In Global Capital Markets and other prestigious Clients
15-01-2016	30-09-2019	3.76	MPTRIFAC / MPIDC	Worked as Senior Chartered Accountant and CFO for the PSU
01-08-2020	09-12-2021	1.38	SS Group	Worked as Chief Financial Officer
		15.73 YEARS	TOT WORK EXP	