

**Address and Area of Operation of Nodal Officers  
under Banking Ombudsman Scheme**

| S No | Zone              | Address details of Nodal Officer  | Nodal Officer   |
|------|-------------------|---|---|
| 1.   | Kashmir Central 1 | Zonal Office<br>M.A Road Srinagar<br>190001(J&K)<br>Phone(LL): 0194-2471042<br>2452658, 2471723, 2484008.<br>Email: <a href="mailto:united@jkbmail.com">united@jkbmail.com</a>            | Zonal Head<br>Mr. Syed Rais Maqbool<br>email: <a href="mailto:srais@jkbmail.com">srais@jkbmail.com</a><br>9906667013                          |
| 2.   | Kashmir Central 2 | Zonal Office<br>Industrial Estate Zainakote,<br>Srinagar 190012(J&K)<br>Phone(LL): 0194-2497735,<br>2497736, 2497734<br>Email: <a href="mailto:zoktwo@jkbmail.com">zoktwo@jkbmail.com</a> | Zonal Head<br>Mr. Syed Shujaat H Andrabi<br>email: <a href="mailto:shujaat.andrabi@jkbmail.com">shujaat.andrabi@jkbmail.com</a><br>9419008475 |
| 3.   | Kashmir North     | Zonal Office<br>Amargarh, Sopore<br>193201(J&K)<br>Phone(LL): 01954-223595,<br>223596.<br>Email: <a href="mailto:zobara@jkbmail.com">zobara@jkbmail.com</a>                               | Zonal Head<br>Mr. Arshad Hussain Dar<br>email: <a href="mailto:Arshad.hussain@jkbmail.com">Arshad.hussain@jkbmail.com</a><br>8493083821       |
| 4.   | Kashmir South 1   | Zonal Office<br>J&K Bank Building<br>Pulwama 192301(J&K)<br>Phone(LL): 01933-241204,<br>242226<br>Email: <a href="mailto:zopull@jkbmail.com">zopull@jkbmail.com</a>                       | Zonal Head<br>Mr. Mohammad Shafi Salroo<br>email: <a href="mailto:shafi.salroo@jkbmail.com">shafi.salroo@jkbmail.com</a><br>9419054157        |
| 5.   | Kashmir South 2   | Zonal Office<br>Bakshiabad, Anantnag<br>192101 (J&K)<br>Phone(LL): 01932-2227340<br>Email: <a href="mailto:zoksou@jkbmail.com">zoksou@jkbmail.com</a>                                     | Zonal Head<br>Mr. Fayaz Ahmad Bhat<br>email: <a href="mailto:fayaz.bhat@jkbmail.com">fayaz.bhat@jkbmail.com</a><br>9419024423                 |

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| 6.  | Jammu Central 1 | Zonal Office<br>Rail Head Complex Jammu<br>Phone(LL):0191-247102-25<br>Email: <a href="mailto:couple@jkbmail.com">couple@jkbmail.com</a>  | Zonal Head<br>Mr. Sunit Gupta<br>email: <a href="mailto:sunitkumar@jkbmail.com">sunitkumar@jkbmail.com</a><br>9419107413                     |
| 7.  | Jammu Central 2 | Zonal Office<br>Kathua Near Forest<br>Protection Office<br>Hatli Morh Kathua 184102<br>Phone(LL): 01922-234663<br>Email: <a href="mailto:zojtwo@jkbmail.com">zojtwo@jkbmail.com</a>           | Zonal Head<br>Mr. Ashutosh Sareen<br>email: <a href="mailto:ashutosh.sareen@jkbmail.com">ashutosh.sareen@jkbmail.com</a><br>9419105577       |
| 8.  | Jammu North 1   | Zonal Office<br>Khan's Plaza, Near Dak<br>Bungalow,<br>Doda, Jammu & Kashmir.<br>Pin-182202<br>Phone(LL):01996-233589<br>Email:<br><a href="mailto:zoudam@jkbmail.com">zoudam@jkbmail.com</a> | Zonal Head<br>Mr. Vibhakar Khajuria<br>email: <a href="mailto:vibhakar.khajuria@jkbmail.com">vibhakar.khajuria@jkbmail.com</a><br>9419130566 |
| 9.  | Jammu North 2   | Zonal Office<br>Near Sanson Petrol Pump,<br>Domail Udhampur-182101.<br>Phone(LL):01992270367<br>Email: <a href="mailto:zjnone@jkbmail.com">zjnone@jkbmail.com</a>                             | Zonal Head<br>Mr. Sushil Kumar Gupta<br>email: <a href="mailto:sushil.gupta@jkbmail.com">sushil.gupta@jkbmail.com</a><br>8288024682          |
| 10. | Jammu West      | Zonal Office<br>Muradpur, Rajouri, J&K-<br>185131<br>Phone(LL): 01962-253060,<br>253454<br>Email: <a href="mailto:zorajo@jkbmail.com">zorajo@jkbmail.com</a>                                  | Zonal Head<br>Mr. Shareesh Sharma<br>email: <a href="mailto:shareesh.sharma@jkbmail.com">shareesh.sharma@jkbmail.com</a><br>9596727979       |
| 11. | Ladakh          | Zonal Office<br>Opposite Tourist Information<br>Centre, Main Bazaar, Leh<br>Phone(LL):01982-252023,<br>252130<br>Email: <a href="mailto:priest@jkbmail.com">priest@jkbmail.com</a>            | Zonal Head<br>Mr. Tsewang Dorjai<br>email: <a href="mailto:tsewang.dorjai@jkbmail.com">tsewang.dorjai@jkbmail.com</a><br>9419181281          |

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| 12. | Delhi  | Zonal Office<br>Plot 132-134, Sector 44<br>Gurgaon<br>Phone(LL): 124-4715800<br>Email: <a href="mailto:favour@jkbmail.com">favour@jkbmail.com</a>   | Zonal Head<br>Mr. Anokh Singh<br>email: <a href="mailto:anokh.singh@jkbmail.com">anokh.singh@jkbmail.com</a><br>9419103101                 |
| 13. | Mumbai | Zonal Office<br>National Business Centre<br>1 <sup>st</sup> & 2 <sup>nd</sup> Floor, Bandra Kurla<br>Complex<br>Bandra East Near Asian Heart<br>Hospital<br>Besides JSW 4000051<br>Phone(LL):022-26384200,<br>26384100<br>Email: <a href="mailto:sketch@jkbmail.com">sketch@jkbmail.com</a> | Zonal Head<br>Mr. Syed Shafat Hussain Rufai<br>email: <a href="mailto:shafat.rufai@jkbmail.com">shafat.rufai@jkbmail.com</a><br>9419407872 |

### Address of Principal Nodal Officer under Banking Ombudsman Scheme

Principal Nodal Officer JK Bank  
Mrs. Rajni Saraf  
President  
Contact No: 0194 2502648  
email: [rsaraf@jkbmail.com](mailto:rsaraf@jkbmail.com)  
Address: Office of the President, Corporate Headquarters Srinagar.

### Address and Area of Operation of Nodal Officers under Banking Ombudsman Scheme

| Address / details of the Nodal Officer under B.O.Scheme  | Nodal Officer                         |
|--|---------------------------------------|
| <b>Mr. Anil Deep Mehta</b><br>Vice President (S&C J&K and Ladakh)<br>The Jammu & Kashmir Bank Ltd<br>Zonal Office<br>Rail Head Complex Jammu<br>Phone: 0191-2471899 ; 9419209898<br>email: <a href="mailto:anil.mehta@jkbmail.com">anil.mehta@jkbmail.com</a>                                    | Union Territories of J & K and Ladakh |
| <b>Mrs. Kirti Sharma</b><br>Assistant Vice President (S&C Rest of India)<br>The Jammu & Kashmir Bank Ltd<br>Zonal Office, Plot No. 132-134<br>Sector-44, Gurgaon (Haryana)- 122002<br>0124-4715800; 07840070010<br>email: <a href="mailto:kirti.sharma@jkbmail.com">kirti.sharma@jkbmail.com</a> | Rest of India                         |

## Address of Internal Ombudsman of the Bank

Mr. Suresh C Sharma

Contact No: 0194 2502646

Mb.No. 9419258147

email: [internalombudsman@jkbmail.com](mailto:internalombudsman@jkbmail.com)

Address: Office of the Internal Ombudsman,  
Corporate Headquarters,  
M.A.Road Srinagar, (J&K) 190001