



J&K Bank Grievance Redressal Policy

December, 2018

**Central Banking Operations
(Customer Service)**

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Policy Document on Grievance Redressal

Introduction

Business always starts and closes with customers and hence the customers must be treated as the King of the market. All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence it is important for all the organizations to meet all the customers' expectations and ensure that every customer is a satisfied customer. It can only be attained if the customer has an overall good relationship with the Bank. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, more the customer satisfaction more is the business and the bonding with the customer.

Objectives:

Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on Grievance Redressal follows the under noted principles/objectives:-

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business, if handled otherwise.
- The Bank employees must work in good faith and without prejudice to the interests of the customer.

The policy document will be made available at all Business Units and shall also be displayed on the Bank's website. The Bank shall also ensure that all employees concerned are informed about the complaint handling process and its subsequent updates.

The customer complaint arises due to:

- a. The attitudinal aspects in dealing with customers
- b. Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance Redressal.

1. Definition of Query, Complaint and Representation:

The Bank will clearly differentiate between Queries, Complaints and Representations so that customer issues are logged accurately.

1.1 Query: Any doubt/ enquiry/ request (e.g. deliverables, services and waivers) is a query. Customer enquiring/ checking / cross checking/ status before the expiry of specified turnaround time (TAT) for service/ deliverables come within the scope of query.

1.2 Complaint: A Complaint is:

- a) A grievance/ protest/ grumble
- b) Customer disputing about services/ products/ processes
- c) An error committed at Business Unit level, in respect of attitudinal aspects or inadequate arrangements made available or gaps in services.
- d) Any Query not responded within turnaround time.

1.3 Representation: A Representation is a request made by a person or a group of persons asking for some relaxations while availing services from the Bank.

Illustrative examples:

S.No	QUERY	COMPLAINT	REPRESENTATION
1	Any doubt / enquiry / request (e.g. deliverables, services, waivers)	Non collection or inordinate delay in the collection of cheques, drafts, bills etc.	Waiver of Interest in a loan account.

2	Customer enquiring /checking cross checking / status before the expiry of specified turnaround time (TAT) for service/ deliverables	Delay in remittance / transfer of funds/ operation of accounts	Waver of minimum balance charges.
3	Non-receipt of Credit/ Debit card/ PIN (within TAT) / statement (1st time)	Delay in opening of accounts /furnishing of statement of accounts or delay in completion of pass book	Reduction of Interest rates while sanctioning loans.
4	Query on application status (Within TAT)	Difficulties experienced in issuance of duplicate drafts	Waiver of NEFT / RTGS/DD / PO charges
5	Query on Pension disbursement, TDS on Pension, Submission of Pension documents, Pension revisions.	Cash not dispensed/ less cash dispensed from ATM etc	

2. Grievance Matrix: The Bank has a three-tier escalation mechanism for customer grievances, as given below:

(i). First Level: Branch Head or Officer designated by the respective Branch Head

The complaint registered against the Business Unit should be acknowledged by the Branch Head. Branch Head or the officer designated by Business Unit Head should invariably maintain a complaint register. Customer can also speak to the Branch Officials for resolution of their issues or can register their grievances through complaint book. Alternatively customers can drop their complaint/feedback in the boxes made available at Business Units.

TAT for resolution of Grievance at Branch Level: 05 working days

(ii). Second Level: Territorial Zonal Head

The complaint if not resolved within the stipulated time, should escalate to Zonal Head of the respective zone where In charge, Customer Care Department should get details of the complaint from respective branch and try to resolve the complaint within next 05 working days from the date of escalation to the satisfaction of the complainant and close the call.

TAT for resolution of Grievance at Zonal Level: 05 working days

(iii). Third Level: Chief Nodal Officer (Customer Service, CHQ)

If the complaint still remains unresolved then the customer may approach Chief Nodal Officer (Customer Service, CHQ) for Redressal of the grievances who, may take cognizance of the matter after calling all the previous correspondence from respective Zone with regard to complaint and make resolution of the complaint to the best satisfaction of the complainant within next 05 working days.

(iv). Banks Website: Customer can lodge a complaint through website of the Bank www.jkbank.com.

TAT for resolution of Grievance at CHQ Level: 05 working days

If the complaint still remains unresolved or the complainant is not satisfied with the resolution provided by the Bank within a period of 30 days, then the customer may approach Banking Ombudsman of competent jurisdiction appointed by RBI under Banking Ombudsman Scheme 2006 (As amended up to July 01, 2017) whose name and address is mentioned in the Branch notice board and also on the bank's website at www.jkbank.com

Other Sources of Grievances: Apart from direct grievances from customer, grievances received through various regulatory bodies including Reserve Bank of India, Banking Ombudsman, IRDAI, Government of India, BCSBI at the Corporate Office, shall be handled centrally under the Grievance Redressal cell.

Mode of response: Bank shall ensure that the mode of response is as per the mode of customer intimation received. Cases received through e-mail shall be responded through e-mail.

3. Internal Machinery to handle Customer complaints/ grievances

3.1 Internal procedures: -

- i. If customer wants to make a complaint, we will tell him how to do this and what to do if he is not satisfied with the outcome. Our staff will help the customers to the best of their satisfaction with any queries they have.
- ii. We have installed 'complaint boxes' at every Business Units where customers can drop their complaints/feedback.
- iii. Customers can email their complaint(s) / feedback at jkbcustomer@jkbmail.com or ceopublic@jkbmail.com or can use our website <http://www.Jkbank.com/grievance.php> for sending their complaints/feedback to the Grievance Redressal cell. We shall provide them a complaint reference number and keep them informed of the progress within a reasonable period of time. Customer can also lodge a complaint over phone at our helpdesk number +91-194-2713333.
- iv. For any queries, customer can contact on Bank's Toll Free Number 1800-1800-234 for redressal of his queries.
- v. On receiving the complaint, we will send customer a written acknowledgement.

- vi. After examining the matter, we will send customer our final response within thirty days and will tell customer how to take their complaint further if they are not satisfied with the response of the Bank.

Banking Ombudsman Service and other avenues for Redressal:

Within 30 days of lodging a complaint with us, if customer does not get a satisfactory response from the Bank and customer wishes to pursue other avenues for Redressal of grievances, customer may approach Banking Ombudsman appointed by Reserve Bank of India under Banking Ombudsman Scheme 2006 (As amended upto July 01, 2017). Details of Banking Ombudsman are displayed in all the Business Unit's notice boards. Banks staff would explain customer the procedure in this regard.

4. Customer Service Committee of the Board

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other issues having a bearing on the quality of customer service rendered. The sub-committee is responsible for supervising and reviewing the grievance redressal mechanism of the Bank. The sub-Committee would also be supervising and reviewing the functioning of Standing Committee on Customer Service. The CSC of the Board of Directors will include Customer representation and will also review the functioning of the business unit level customer service committees.

5. Standing Committee on Customer Service

The Bank has also constituted a 'Standing Committee on Customer Service', which is responsible for implementation and compliance of the 'Code of Banks Commitment to Customers'. The committee consists of official and non-official members. The official members include the top management of the Bank and non-official members include the public representation so as to put forth before the Standing Committee the day-to-day issues faced by the common customers and their resolution. The non-official members have been included in the standing committee so as to enable an independent feedback on the quality of customer service rendered by the Bank. The committee is entrusted with the following functions.

- (i) Evaluate feedback on quality of customer service received from various quarters and also review comments/feedback on customer service and implementation of commitments in the Code of Bank's Commitments to Customers received from BCSBI.
- (ii) The Committee is responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the

committee would obtain necessary feedback from Business Unit Heads/ Zonal Heads.

(iii)The committee also considers unresolved complaints/grievances referred to it by functional heads responsible for Redressal and offers their advice.

(iv)The committee submits report on its performance to the customer service committee of the board at quarterly intervals.

6. Nodal Officer and other designated officials to handle complaints and grievances

The Bank has designated Executive President, Customer Service at CHQ as the Chief Nodal Officer who will be responsible for the implementation of customer service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Zonal Heads of the respective Zones as Nodal officers who will be handling complaints/grievances in respect of Business Units falling under their control. The list of Nodal Officers for resolution of Customer Grievances is placed on notice boards inside the business units and is also available on our Bank's web-site www.jkbank.com

7. Resolution of Grievances

Business Unit Head is responsible for the resolution of complaints/ grievances in respect of customer service rendered by the business unit. He would be responsible for ensuring closure of all complaints received at the business units. It is his foremost duty to see that the complaint is resolved to the customer's complete satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue. If the Business Unit Head feels that it is not possible at his level to solve the problem he/ she can refer the case to the Nodal officer at the Zonal Office for guidance. Similarly, if the Nodal Officer at Zonal office finds that they are not able to solve the problem, such cases may be referred to the Chief Nodal Officer at the Corporate Office. Business Units and Zonal Offices must send action taken report on complaints received to the Customer Services, Corporate Headquarters at the end of every quarter.

8. Central Support System (CSS):

Any grievance received and not resolved and responded on the same day, shall be logged by the Bank into CSS. The CSS system has the capability to record and categorize grievances into different types and maintain turnaround times (TAT) for resolution of grievances. The matter may be escalated further for cases not resolved within defined TAT. The Bank is soon going to introduce a state of the art software which will replace CSS in order to have the better visibility and

reports of the complaints. With this the bank shall not only ensure that all the issues are recorded and resolved, but shall also ensure effective monitoring /escalation mechanism to the senior functionary responsible in case of the grievance not being resolved within defined timelines

9. Interaction with customers

The Bank recognizes that customer needs, expectations and grievances can be better appreciated through personal interaction of customers with the Bank staff at the operations level, since the feedback from customers would be valuable input to meet customer expectations and making improvements in products and services offered by the Bank

In compliance to the regulatory guidelines, all the Business Units of the Bank have been advised to constitute a Customer Advisory Forum at their level and hold customer meets regularly at monthly intervals to receive customer feedback about the quality of customer services offered. The mechanism also serves as a grievance redressal tool at the grass root level.

9.1 Rest of India.

The Executives (EPs / Presidents) accommodate in their schedule at least one of the visit/meetings at the BU whenever they visit a Zone in Rest of India. Every Zone at least is to hold one such meeting per quarter and every Executive is to have at least one such visit/meeting to his credit during the quarter.

9.2 Within the State of J&K

1. Executive President(s) /President (s) is/are to make a surprise visits to anyone of the Business Units in a month as per their convenience.
2. Executive President(s)/President (s) is/are to preside over in one of the Customer Meets mandatorily to be conducted by each Zone per Quarter.

The thrust area of such visits will be Customer Service and Satisfaction besides overall functioning and business of the Zone/BU.

“Customer Advisory Forum” at the Business Unit level shall have the following members:-

1. Business Unit Head
2. Hall In charge
3. Another senior official of the Business Unit, preferably In Charge Advances.
4. 15-20 selected customers of the Business Unit from all categories which should include at least one pensioner.

The Business Unit Head(s) are responsible for ensuring that the suggestions, if any, made by the valuable customers in the CAF and which they deem fit to be beneficial in the interests of Bank particularly with the regard to improvement of overall Customer Service and which are within the powers of the concerned Business Unit Head, be implemented in letter and spirit within a period of one month. However, the other suggestions, if any, made by our valuable customers which though are beneficial for the Bank, but are not within the competence of the Business Unit Head for implementation, be referred to the next Higher Authority immediately (Concerned Cluster Head / Zonal Head wherever applicable).

It is mandatory on the part of the Business Unit Heads to draw up/prepare the agenda for such meetings, record the minutes, review the previous meeting and have follow up action wherever required. The Business Unit Head must convene the said meeting at least once in a month and forward the outcome/ minutes of the meeting to their respective Higher Authority, who after pursuing the minutes must submit the same with their comments/ observations to Customer Service, CHQ within 15 days of the quarter end, also pinpointing BUs which have failed to hold such meetings.

Zonal Heads are responsible to strictly monitor holding of CAF meetings at the BUs falling under their jurisdiction and ensure compliance of the instructions / directions. Moreover, Snap Inspection reports should also record information regarding CAF meetings conducted by the business unit. Snap inspection reports should also record the action taken on the feedback/complaints/suggestions made by the customers during CAF and also the number of meetings Business Unit has conducted during the quarter.

10. Sensitizing operating staff on handling complaints

It shall be the endeavor of the Bank to properly train its staff for handling customer complaints, time bound disposal of complaints and redressal of customer grievances to the best satisfaction of the customers as per standard industry practices, bank's policies and regulatory guidelines. Zonal Nodal Officers shall give feedback on training needs of staff at various levels to HRD Division at Corporate Headquarters and HRD Division shall make necessary arrangements for training the respective staff on customer service & care, handling of complaints and proper customer grievances Redressal.

S No	Address and Area of Operation of Banking Ombudsman		
	Centre	Contact details of the Office of Banking Ombudsman	Area of Operation
1.	Ahmedabad	Shri G.J.Raju C/o Reserve Bank of India La Gajjar Chambers, Ashram Road, Ahmedabad-380 009 Tel.No.079- 26582357, 079-26586718 Fax No.079-26583325 email: boahmedabad@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
2.	Bengaluru	Ms.C.R.Samyukhta C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru-560 001 Tel.No.080-22210771, 080-22275629 Fax No.080-22244047 email: bobangalore@rbi.org.in	Karnataka
3.	Bhopal	Shri V.K.Nayak C/o Reserve Bank of India Hoshangabad Road, Post Box No.32, Bhopal-462 011 Tel.No.0755-2573772, 0755-2573776 Fax No.0755-2573779 email: bobhopal@rbi.org.in	Madhya Pradesh
4.	Bhubaneswar	Shri S.Behera C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 Tel.No.0674-2396207, 0674-2396008 Fax No.0674-2393906 email: bobhubaneswar@rbi.org.in	Odisha
5.	Chandigarh	Smt. J.L.Negi C/o Reserve Bank of India 4 th Floor, Sector-17, Chandigarh-160 017 Tel.No.0172-2721109, Fax No.0172-2721880 email: bochandigarh@rbi.org.in	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana

6.	Chennai	Shri R.Lakshmikanth Rao C/o Reserve Bank of India, Fort Glacis, Chennai 600 001 Tel No. 044-25395964 Fax No.044-25395488 email: bochennai@rbi.org.in	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7.	Guwahati	Shri A.R.Samal C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 Tel.No.0361-2542556, Fax No.0361-2540445 email: boguwahati@rbi.org.in	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
8.	Hyderabad	Smt. Reeny Ajit C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad,Hyderabad-500 004 Tel.No.040-23210013, 040-23243970 Fax No.040-23210014 email: bohyderabad@rbi.org.in	Andhra Pradesh and Telangana
9.	Jaipur	Shri C.D.Srinivasan C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No.12, Jaipur-302 004 Tel.No.0141-5107973 Fax No.0141-2562220 email: bojaipur@rbi.org.in	Rajasthan
10.	Kanpur	Shri D.K.Srivastava C/o Reserve Bank of India M.G. Road, Post Box No.82 Kanpur-208 001 Tel.No.0512-2306278/ 512-2303004 Fax No.0512-2305938 email: bokanpur@rbi.org.in	Uttar Pradesh (excluding District of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli Prabudh Nagar), Muzaffar Nagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
11.	Kolkata	Smt. Reena Banerjee C/o Reserve Bank of India 15, Nethaji Subhas Road Kolkata-700 001 Tel.No.033-22304982/ Fax No.033-22305899 email: bokolkata@rbi.org.in	West Bengal and Sikkim

12.	Mumbai (I)	Smt. Ranjana Sahajwala C/o Reserve Bank of India 4 th Floor, RBI Byculia Office Building, Opp. Mumbai Central Railway Station, Byculia, Mumbai- 400 008 Tel.No.022-23022028 Fax No.022-23022024 email: bomumbai@rbi.org.in	Districts of Mumbai, Mumbai Suburban and Thane
13.	Mumbai (II)	Shri P.K.Jena C/o Reserve Bank of India 4 th Floor, RBI Byculia Office Building, Opp. Mumbai Central Railway Station, Byculia, Mumbai- 400 008 Tel.No.022-23028140 Fax No.022-23022024 email: bomumbai2@rbi.org.in	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)
14.	New Delhi (I)	Smt. Anupam Sonal C/o Reserve Bank of India Sansad marg New Delhi - 110001 Tel No. 011-23725445/ 23710882 Fax No. 011-23725218 email: bonewdelhi@rbi.org.in	Delhi
15.	Patna	Smt. Nandita Singh C/o Reserve Bank of India, Patna-800 001 Tel.No.0612-2322569/ 2323734 Fax No.0612-2320407 email: bopatna@rbi.org.in	Bihar
16.	Thiruvananthapuram	Shri H.N.Iyer C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 Tel.No.0471-2332723/ 0471-2323959 Fax No.0471-2321625 email: bothiruvananthapuram@rbi.org.in	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe region)
17.	New Delhi (II)	Shri R.S.Amar C/o Reserve Bank of India Sansad marg New Delhi - 110001 Tel No. 011-23724856 Fax No. 011-23725218-19 email: bonewdelhi2@rbi.org.in	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts), Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh

18.	Dehradun	Shri H S Khitaulia C/o Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code : 0135 Telephone : 2742003 Fax : 2742001 email: bodehradun@rbi.org.in	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
19.	Ranchi	Smt Chandana Dasgupta C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code : 0651 Telephone : 2210512 Fax : 2210511 email: boranchi@rbi.org.in	Jharkhand
20.	Raipur	Shri. Keshab Korkora C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code : 0771 Telephone: 2242566 Fax : 2242566 email: boraipur@rbi.org.in	Chhattisgarh
21.	Jammu	Shri P Shimrah C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code : 0191 Telephone: 2477617 Fax : 2477219 email: bojammu@rbi.org.in	State of Jammu and Kashmir

Address and Area of Operation of Nodal Officers

S No	Zone	Address details of Nodal Officer	Nodal Officer
1.	Kashmir Central 1	Zonal Office M.A Road Srinagar 190001(J&K) Phone(LL): 0194-2471042 2452658, 2471723, 2484008. Email: united@jkbmail.com	Zonal Head Ms. Tabasum Nazir email: tabasum.nazir@jkbmail.com 9419590900
2.	Kashmir Central 2	Zonal Office Industrial Estate Zainakote, Srinagar 190012(J&K) Phone(LL): 0194-2497735, 2497736, 2497734 Email: zoktwo@jkbmail.com	Zonal Head Mr. Syed Rais Maqbool email: srais@jkbmail.com 9906667013
3.	Kashmir North	Zonal Office Amargarh, Sopore 193201(J&K) Phone(LL): 01954-223595, 223596. Email: zobara@jkbmail.com	Zonal Head Mr. Karanjit Singh email: karanjit@jkbmail.com 9018088080
4.	Kashmir South 1	Zonal Office J&K Bank Building Pulwama 192301(J&K) Phone(LL): 01933-241204, 242226 Email: zopull@jkbmail.com	Zonal Head Mr. Tasaduq Ahmad Dar email: tasaduq.dar@jkbmail.com 9596355066
5.	Kashmir South 2	Zonal Office Bakshiabad Kulgam 192123 (J&K) Phone(LL): 01932-2227340 Email: zoksou@jkbmail.com	Zonal Head Mr. Mohammad Ayub Wanchoo email: mawanchoo@jkbmail.com 9596555500

6.	Jammu Central 1	Zonal Office Rail Head Complex Jammu Phone(LL):0191-247102-25 Email: couple@jkbmail.com	Zonal Head Mr. Sudhir Gupta email: sudhir.gupta@jkbmail.com 9663466604
7.	Jammu Central 2	Zonal Office Kathua Near Forest Protection Office Hatli Morh Kathua 184102 Phone(LL): 01922-234663 Email: zojtwo@jkbmail.com	Zonal Head Mr. Narjay Gupta email: narjaygupta@jkbmail.com 9419183311
8.	Jammu North 1	Zonal Office Khan Plaza Building Doda 182202 Phone(LL):01996-233589 Email: zoudam@jkbmail.com	Zonal Head Mr. Sajad Hussain Malik email: sajad.malik@jkbmail.com 9819263336
9.	Jammu North 2	Zonal Office Adarsh Colony Udhampur 182101 Phone(LL):01992270367 Email: zjnone@jkbmail.com	Zonal Head Mr. Anand Pal Singh email: anand.singh@jkbmail.com 9727044108
10.	Jammu West	Zonal Office Opposite Tehsil Office Main Market Rajouri 185131 Phone(LL):0091-1962- 262454/55 Email: zorajo@jkbmail.com	Zonal Head Mr. M Shafi Salroo email: shafi.salroo@jkbmail.com 9419054157
11.	Ladakh	Zonal Office Opposite Tourist Information Centre, Main Bazaar, Leh Phone(LL):01982-252023, 252130 Email: priest@jkbmail.com	Zonal Head Mr. Chetan Paljore email: chetan.paljore@jkbmail.com 9419178645

12.	Delhi	Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: favour@jkbmail.com	Zonal Head Mr. Fayaz Ahmad Siddiqui email: fayaz.siddiqui@jkbmail.com 9796111357
13.	Mohali	Zonal Office Phase 2, Sector 54 Mohali 160055 Phone(LL): 0172-2265984, 2229684, 2263555 Email: hosery@jkbmail.com	Zonal Head Mr. Anokh Singh email: anokh.singh@jkbmail.com 9419103101
14.	Mumbai	Zonal Office National Business Centre 1 st & 2 nd Floor, Bandra Kurla Complex Bandra East Near Asian Heart Hospital Besides JSW 4000051 Phone(LL):022-26384200, 26384100 Email: sketch@jkbmail.com	Zonal Head Mr. Ashutosh Sareen email: ashutosh.sareen@jkbmail.com 9419105577
15.	Bengaluru	Zonal Office 5 Silver Glade, Wellington Street Richmond Town 560025 Phone(LL): 080-22110018, 22111839, 40918260 Email: zobang@jkbmail.com	Zonal Head Mr. Peer Masood Chisti email: peer.masood@jkbmail.com 9906589977

Address of Principal Nodal Officer under Banking Ombudsman Scheme

Principal Nodal Officer JK Bank
Mr. R.K Chibber
Executive President, JK Bank
Contact No's: 0194 2502608
email: rk.chibber@jkbmail.com
Address: Office of the Executive 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
Mr. Ashraf Ali President (Law and Supervision & Control Division) The Jammu & Kashmir Bank Ltd Zonal Office, Plot No. 132-134 Sector-44, Gurgaon (Haryana)- 122002 0124-4715800; 09697210219 email: ashraf.ali@jkbmail.com	Rest of India.
Mr. Shareesh Sharma Vice President (Supervision & Control Division) The Jammu & Kashmir Bank Ltd Zonal Office Rail Head Complex Jammu Phone: 0191-2471899 ; 9596727979 email: shareesh.sharma@jkbmail.com	Jammu & Kashmir.