



Board Secretariat

Ref:-JKB/BS/F3652/2025/292
Date: 20th January, 2025

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

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code: 532209

SUB:- RE-APPOINTMENT OF OF MR. UMESH CHANDRA PANDEY, MR. ANIL KUMAR GOEL AND MR. ANAND KUMAR AS ADDITIONAL DIRECTORS IN THE CATEGORY OF INDEPENDENT DIRECTOR ON THE BOARD OF THE BANK

Dear Sir's,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that basis the recommendations of the Nomination and Remuneration Committee, the Board of Directors of the Bank has in its meeting held today i.e. Monday, January 20, 2025 inter-alia, subject to the approval of Shareholders, approved:

1. Re-appointment of Mr. Umesh Chandra Pandey (DIN: 01185085) as an Additional Director in the category of Independent Directors for a further period of one year on the Board of the Bank w.e.f. 21st January, 2025.
2. Re-appointment of Mr. Anil Kumar Goel (DIN: 00672755) as an Additional Director in the category of Independent Directors for a further period of one year on the Board of the Bank w.e.f. 21st January, 2025.
3. Re-appointment of Mr. Anand Kumar (DIN: 03041018) as an Additional Director in the category of Independent Directors for a further period of three years on the Board of the Bank w.e.f. 03rd March, 2025.

Futher the details in terms of the Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are enclosed.

The Meeting started at 03:00 P.M. and ended at 06:00 P.M.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully

For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Board Secretariat



Details as required under the Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are given below:

Name of Director	Mr. Umesh Chandra Pandey (DIN: 01185085)	Mr. Anil Kumar Goel (DIN: 00672755)	Mr. Anand Kumar (DIN: 03041018)
Reasons for change	Re-appointment as Additional Director in the category of Independent Directors for a period of one year	Re-appointment as Additional Director in the category of Independent Directors for a period of one year	Re-appointment as Additional Director in the category of Independent Directors for a period of three years
Date of Appointment	To be effective from January 21, 2025	To be effective from January 21, 2025	To be effective from March 03, 2025
Term of appointment	Re-appointment as Additional Director in the category of Independent Directors for a period of one year w.e.f January 21, 2025	Re-appointment as Additional Director in the category of Independent Directors for a period of one year w.e.f January 21, 2025	Re-appointment as Additional Director in the category of Independent Directors for a period of three years w.e.f March 03, 2025
Brief Profile	<p>Mr. Umesh Chandra Pandey is a Fellow Chartered Accountant with Bachelor's degree in Commerce. He is a Senior Partner at M/s B.M. Chatrath & Co. LLP since 1991.</p> <p>Mr. Umesh Chandra Pandey has a considerable and great deal of working experience in the field of Statutory Audit of Listed & Public Ltd. Companies, Corporate Law, Taxation - Domestic & Transfer Pricing, Project Report Preparation, M & A Transactions, Statutory Compliance Audit - Direct Tax/ Indirect Tax & Labour Laws. He has conducted Central Statutory Audit of Banks like Bank of Baroda, Central Bank of India, State Bank of India, Canara Bank, Union Bank of India and Government Company Audits of South Eastern Coal Fields Ltd, Indian Oil Ltd, Oil India Ltd, Steel Authority of India Ltd. & Power Grid Ltd. Mr. Umesh Chandra Pandey is specialized in conducting due diligence of MSME and Heavy Industries on behalf of Scheduled Commercial Banks</p>	<p>Mr. Anil Kumar Goel is a Fellow Chartered Accountant with Bachelor's degree in Commerce (H) and Master's degree in Social Work. He is a qualified Arbitrator & Mediator, Information Systems Auditor (DISA), Forensic Auditor & Fraud Detector (FAFD), qualified as Peer Review Board of ICAI, Formerly Member of various Research Groups of ICAI & NIRC, Formerly MEC & Joint Secretary cum Treasurer of Sales Tax Bar Association, New Delhi. Moreover, he has been an Independent Director on the Board of RITES Ltd (a Mini Ratna CPSU) from 01.04.2016 to 31.03.2020.</p> <p>Mr. Anil Kumar Goel has 35 years of extensive experience and substantial expertise in Corporate & Tax Laws, Consultancy, Statutory & other Audits for Corporates and Non-Corporates Business and NPO/Trust and Banks etc. His diverse clientele includes Manufacturers, Traders, Service Providers, Importers, Exporters, Societies, NGO, and Trusts etc. He has delivered many lectures at reputed Professional Forums like ICAI,</p>	<p>Mr. Anand Kumar is an information technology (IT) specialist who has experience of more than three decades in IT development and management. Mr. Kumar completed his Bachelors of Technology (Electrical Engineering) from the Indian Institute of Technology, Banaras Hindu University, and his Post-Graduate Diploma in Management (PGDM) from the Indian Institute of Management, Lucknow.</p> <p>Mr. Anand Kumar has worked in various multinational banking and financial services organisations such as Citigroup, HSBC, Barclays, Fiserv, etc. He has also served as a Director on the board of Fiserv India Pvt. Ltd. As Vice President - IT Delivery at Fiserv India, he managed pan-India IT Delivery teams spread across Noida, Pune, and Bengaluru. In this role, he carried responsibility for application development, maintenance, and support activities for Fiserv</p>

Board Secretariat



	<p>and is empanelled by IBA for conducting ASM Audit.</p> <p>Mr. Umesh Chandra Pandey has been an Independent Director on the Board of Tourism Finance Corporation of India Ltd from 2005 to 2010 and has also served as Chairman of Audit Committee. He has also been the Chairman of Audit Committee M/s Engineers India Limited from 2015 to 2019. He is on the Board of the M/S Jammu & Kashmir Bank since January 21, 2022.</p> <p>He has served as Member of CII North India Committee, entrusted with the affairs of Micro Small Medium Enterprises, Economic Affairs & Taxation, Industrial Relation, Corporate Social Responsibility, Foreign Trade Policy and Guide to Export & Import.</p> <p>He has also served as Special Invitee & Committee Member of The Institute of Chartered Accountants of India on the following Committees:</p> <ol style="list-style-type: none"> 1. Direct Tax & Indirect Tax Committee. 2. Research Committee. 	<p>Bar Association etc. and has published many articles in renowned Professional & Social magazines, Newsletters etc. on various professional & social issues.</p> <p>Mr. Anil Kumar Goel is the General Secretary of "Prakash Bandhu Sewa Samiti," Managing Trustee and Vice President of "Jammu Kashmir Study Centre" (JKSC), Vice President of Prachin Shiv Mandir Committee, Ashoka Niketan, Director of "Vibrant Motivation and Development Foundation" (a Company Registered u/s 8 of Companies Act) and Governing Council Member of "Asian Eurasian Human Rights Forum", an NGO - Working for Global Human Rights. Besides, he is Past President of Rotary Club at Rotary Intl Dist. 3012.</p>	<p>products in areas such as core banking, lending, cards, payments, and risk.</p> <p>Mr. Kumar specializes in helping organisations build scale with maturity, thereby significantly improving organisational credentials, revenue growth, and business confidence. He has led the design and execution of innovative programs such as Target Zero Defects in delivery, as well as improvement initiatives focused on achieving sustained business success through the institutionalization of effective processes and tools.</p> <p>Mr. Kumar has made significant contributions to the rapid growth and consolidation of four companies in India - i-flex solutions Ltd., HSBC Global Technology Centre, Barclays Technology Centre, and Fiserv Global Services. He also had a stint in the Ministry of Communications, Govt. of India from 2017 to 2019.</p>
Disclosure of relationship between Directors inter-se	Nil	Nil	Nil
Confirmation on the debarment of person appointed as director	Mr. Umesh Chandra Pandey is not debarred by SEBI or any other authority for appointment of Directorship	Mr. Anil Kumar Goel is not debarred by SEBI or any other authority for appointment of Directorship	Mr. Anand Kumar is not debarred by SEBI or any other authority for appointment of Directorship