

**Address and Area of Operation of Nodal Officers
of the Bank for resolution of Customer Grievances**

	Zone	Address details of Nodal Officer	Nodal Officer
	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 Mr. Syed Shafat Hussain Rufai email: shafat.rufai@jkbmail.com 9419407872
	Kashmir Central 2	Zonal Office Industrial Estate Zainakote, Srinagar 190012(J&K) Phone(LL): 0194-2497735, 2497736, 2497734 Email: zoktwo@jkbmail.com	Zonal Head Mrs. Tabasum Nazir email: tabasum.nazir@jkbmail.com 9419590900
	Kashmir North	Zonal Office Amargarh, Sopore 193201(J&K) Phone(LL): 01954-223595, 223596. Email: zobara@jkbmail.com	Zonal Head Mr. Arshad Hussain Dar email: Arshad.hussain@jkbmail.com 8493083821
	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. Mohammad Shafi Salroo email: shafi.salroo@jkbmail.com 9419054157

Kashmir South 2	Zonal Office Bakshiabad, Anantnag 192101 (J&K) Phone(LL): 01932-2227340 Email: zoksou@jkbmail.com	Zonal Head Mr. Fayaz Ahmad Bhat email: fayaz.bhat@jkbmail.com 9419024423
Jammu Central 1	Zonal Office Rail Head Complex Jammu Phone(LL):0191-247102-25 Email: couple@jkbmail.com	Zonal Head Mr. Shareesh Sharma email: shareesh.sharma@jkbmail.com 9596727979
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. Anand Pal Singh email: anand.singh@jkbmail.com 9727044108
Jammu North 1	Zonal Office Khan's Plaza, Near Dak Bungalow, Doda, Jammu & Kashmir. Pin-182202 Phone(LL):01996-233589 Email: zoudam@jkbmail.com	Zonal Head Mr. Rajesh Gupta email: rajesh.gupta@jkbmail.com 9419139852
Jammu North 2	Zonal Office Near Sanson Petrol Pump, Domail Udampur-182101. Phone(LL):01992270367 Email: zjnone@jkbmail.com	Zonal Head Mr. Anokh Singh email: anokh.singh@jkbmail.com 9419103101
Jammu West	Zonal Office Muradpur, Rajouri, J&K- 185131 Phone(LL): 01962-253060, 253454 Email: zorajo@jkbmail.com	Zonal Head Mr. Rajesh Dubey email: rajesh.dubey@jkbmail.com 7006678594

Ladakh	Zonal Office Opposite Tourist Information Centre, Main Bazaar, Leh Phone(LL):01982-252023, 252130 Email: priest@jkbmail.com	Zonal Head Mr. Tsewang Dorjai email: tsewang.dorjai@jkbmail.com 9419181281
Delhi	Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: favour@jkbmail.com	Zonal Head Mrs. Kirti Sharma email: kirti.sharma@jkbmail.com 07840070010
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. Rajesh Malla Tikoo email: rajesh.m.tikoo@jkbmail.com 9419259771

Address of Principal Nodal Officer of the Bank

Mrs. Rajni Saraf

President

Contact No: 0194-2502648; 09999822908

email: 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

Mr. Vibhakar Khajuria

Vice President (S&C J&K and Ladakh)

The Jammu & Kashmir Bank Ltd

Zonal Office

Rail Head Complex Jammu

Phone: 0191-2471899 ; 9419130566

email: vibhakar.khajuria@jkbmail.com

Union Territories of J & K and Ladakh

Mr. Vinod Kumar Sharma

Vice President (S&C Rest of India)

The Jammu & Kashmir Bank Ltd

Zonal Office, Plot No. 132-134

Sector-44, Gurgaon (Haryana)- 122002

0124-4715800; 9867834443

email: vinodsharma@jkbmail.com

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

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

In case of complaints regarding Digital Banking Transactions, customers may approach the office of Banking Ombudsman. The address & contact details of Banking Ombudsmen are available in Bank's Grievance Redressal Policy.