



Board Secretariat

Ref:-JKB/BS/F3652/2021/157
Date: 05th October, 2021

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

SUB: - REPLY TO CLARIFICATION

Dear Sir,

With reference to your mail dated 01st October, 2021 regarding “Appointment of Auditors of the Bank”, kindly find enclosed the profile of the below mentioned Auditors:

1. M/s Dharam Raj & Co, Chartered Accountants
2. M/s Hem Sandeep & Co, Chartered Accountants
3. M/s O Aggarwal & Co, Chartered Accountants
4. M/s Arora Vohra & Co, Chartered Accountants

Thanking you

Yours faithfully
For Jammu & Kashmir Bank Limited.

(Mohammad Shafi Mir)
Company Secretary

PROFILE/RESUME

I. GENERAL INFORMATION		
1	Name of The partnership Firm	DHARAM RAJ & CO. Chartered Accountants
2	Complete Postal/Communication address of the Head Office/Main Office	Sunil Choudhary House, AmbikaVihar, Kunjwani Bypass, P.O. Gangyal, Jammu, J&K, Jammu Tawi- 180010 2FCS-41, Ansal Plaza, Vaishali Ghaziabad -201010 (UP) R-24/10, First Floor, Rita Block, Vikas Marg, Shakarpur, Delhi -92 A1/402 Ruchi Life Scape, Near Bhabha College, Jatkhedi, Hoshangabad Road, Bhopal 462026
3	Name of contact person with telephone numbers	Dharam Raj (FCA) 9811327272, 9999318822 011-22469410, 0120-4283488, 4372285,
4	Office Fax Number	0120-4283488
5	E-mail address	drc@drcca.in drc@drcifrs.com
6	Registration Number of the firm with date (Unique Code Number)with RESERVE BANK OF INDIA	105817
7	Category	I (Category First)
8	Constitution/Status, as on date	Partnership Firm having nine partners
9	Date/year of formation/establishment of the Partnership Firm	January 29, 1997
10	Registration Number of the firm with date with Institute of Chartered Accountants of India (ICAI)	FR-014461N Date of registration: 29/01/1997
11	GSTIN Number	01AAAFD5330N1ZT (Jammu) 07AAAFD5330N1ZH (Delhi) 09AAAFD5330N1ZD (Ghaziabad)



12	C&AG Empanelment Number	SPJ 118
13	Permanent Account Number (PAN) of the Firm	AAAFD5330N
14	Number of Partners	Having Nine Partners
15	Name, Qualification, Membership Number, year and other details (DISA qualification may also be mentioned)	

Name of the partners	Educational Qualification	Membership Number	Year	Brief Profile
Bharat Bhushan Thapar	FCA	089272	20.09.90	Qualify in the year 20/09/1990 and join the firm 28/02/1998 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.
Dharam Raj	FCA	094108	13.01.97	Qualify in the year 13/01/1997 and join the firm 29/01/1997 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.
Dhruba Prasad Bhandari	FCA	094161	27.01.97	Qualify in the year 27/01/1997 and join the firm 25/03/1997 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.
Ajay Kumar Vashisht	FCA	095255	24.12.97	Qualify in the year 24/12/1997 and join the firm 28/02/1998 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.
Sunil Chowdary	FCA	508018	23.08.06	Qualify in the year 23/08/2006 and join the firm 20/04/2007 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.



Satendra Kumar	FCA	509175	12.03.07	Qualify in the year 15/02/2007 and join the firm 20/04/2007 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.
Manoj Kumar Agrawal	FCA	504885	09.12.04	Qualify in the year 09/12/04 and join the firm 27/12/12 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.
Sandeep Kumar Agrawal	FCA,DISA	088699	23.01.90	Qualify in the year 23/01/90 and join the firm 30/12/2016 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.
Atal Ram Chhatri	ACA, DISA	407201	10.10.06	Qualify in the year 10/10/06 and join the firm 30/12/16 having vast experience in concurrent audit, stock verification audit system audit, statutory audit, revenue audit KYC audit etc.

16 Name of Paid/Partner holding **Certificate Course on Concurrent Audit of Bank** Qualification

Sl. No.	Name of paid /partner	Qualification	Membership No.	Date of Joining of the firm
1	Dharam Raj	FCA	094108	29/01/1997
2	Atal Ram Chhatri	ACA, DISA	407201	30.12.2015

17 Name of Paid/Partner holding **DISA** Qualification

Sl. No.	Name of paid /partner	Qualification	Membership No.	Date of Joining of the firm
1	Sandeep Kumar Agrawal	FCA, DISA	088699	29.12.2015
2	Atal Ram Chhatri	ACA, DISA	407201	30.12.2015



18	Details Of Audit Staff Employed			
a)	Qualified Chartered Accountants			08
Sl. No.	Name of paid Chartered Accountants	Educational Qualification	Membership No.	Date of Joining
1	Tripti Garg	ACA	512154	22-10-2008
2	Ajay Kumar	ACA	530693	10-04-2013
3	Abhyudaya Rastogi	ACA	526769	22-12-2012
4	Akash Kumar Betwal	ACA	542904	30-12-2016
5	Ikesh Kumar Pandey	ACA	539918	15.12.2016
6	Ashu Upadhyaya	ACA	547362	14.11.2017
7	Dipesh Shrestha	ACA	551732	26.12.2018
8.	Yam Bahadur Rantija	ACA	550720	24.12.2018
b)	Semi Qualified Chartered Accountants			25
c)	Retired/ex-bank officers			01
d)	Article/Audit Clerks			12
e)	Other assistants			10
f)	Total			56

BANK AUDITS

A.	CENTRAL STATUTORY AUDIT			
Sl. No.	Name of the Bank	Branches	Number of years	Period
1	The Nainital Bank Limited	HO- Branches	1	2020-21
2	The Jammu & Kashmir Bank Ltd.	HO and JK State Branches	4	2013-14 to 2016-17



B	BRANCH STATUTORY AUDIT			
1	Bank of Baroda	Mumbai main Branch and Chakala Mumbai	One	2020-21
2	The Jammu & Kashmir Bank Limited	Beerwah, KB Adda Baramulla, Bijbehara, Delina, TP Baramulla, Zablipora, Narbal, Khag, Azadgunj Baramulla, Marhama, KhojBagh, Sheeri, Kaitangan, Jadeed Road, Ushkara, Sangam, Poshkar, Ratsun, KanihamaNarbal, Otligam, Kanispora&Ziripora	One	2020-21
3	Bank of Baroda	Jhalawar Road, Kota, Mandore Road, Pal Road, Jodhpur, Rajasthan	One	2019-20
4	The Jammu & Kashmir Bank Limited	Beerwah, KB Adda Baramulla, Bijbehara, Delina, TP Baramulla, Zablipora, Narbal, Khag, Azadgunj Baramulla, Marhama, KhojBagh, Sheeri, Kaitangan, Jadeed Road, Ushkara, Sangam, Poshkar, Ratsun, KanihamaNarbal, Otligam, Kanispora&Ziripora	One	2019-20
5	The Nainital Bank Limited	Kalikhara&KichhaUttarakhand	One	2019-20
6	The Catholic Syrian Bank Ltd.,	North Zone & Noida	One	2019-20
7	J&K Grameen Bank Limited	Pattan, Agrikalan, Dobiwan, Peerniya, Umer Market, Batera, BohriPatta, RS Pura, Dabdehra, BhalwalSangrampur, Bantalab, Mishriwala, GhoManhasa, Gajansu Jammu, Brij Nagar &Handwara	One	2019-20
8	Bank of Baroda	Brigade Road, Bangalore Personal BK, Indiranagar, Bangalore & Baroda Academy- Vasudha, Bangalore	One	2018-19



9	The Jammu & Kashmir Bank Limited	TP Baramulla, Sheeri, Azad Ganj, Khawaja Bagh, Khaitangan, Delina, Jadeed Road, Ushkura, Kanispora, K B Adda Baramulla, Narbal, Ratsun, Otligam, Beerwah, Poshkar, KanihamaNarbal, Khag	One	2018-19
10	The Nainital Bank Limited	Banbasa&ChampawatUttarakh and	One	2018-19
11	The Catholic Syrian Bank Ltd.,	Ghaziabad	One	2018-19
12	J&K Grameen Bank	Eighteen Branches – JK State	One	2018-19
13	Bank of Baroda	Sector 17-B Chandigarh, Sector 22-B Chandigarh RajendraBhawan, New Delhi	One	2017-18
14	The Jammu & Kashmir Bank Limited	TP Baramulla, Sheeri, Azad Ganj, Khawaja Bagh, Khaitangan, Delina, Jadeed Road, Ushkura, Kanispora, K B Adda Baramulla, Narbal, Ratsun, Otligam, Beerwah, Poshkar, KanihamaNarbal, Khag	One	2017-18
15	The Nainital Bank Limited	Meerut &Sohna Road, Gurgaon	One	2017-18
16	KarurVysya Bank Limited	Dehradun Rohtak Ghaziabad and New Delhi- Kashmere Gate	One	2017-18
17	J&K Grameen Bank	Sixteen Branches – JK State	One	2017-18
18	State Bank of India	Muktsar, Sector-7 Chandigarh &Zirakpur	One	2016-17
19	J&K Grameen Bank	Sixteen Branches – JK State	One	2016-17
20	State Bank of India	SME Jammu, Mandi&Choglamsar	One	2015-16
21	The Lakshmi Vilas Bank Ltd.	Rohini& Faridabad	One	2015-16
22	State Bank of India	Bhiwani, Rewari and Dasuya	One	2014-15



23	The Lakshmi Vilas Bank Ltd.	Krishna Nagar, Kalkaji, New Delhi & Ghaziabad (UP)	One	2014-15
24	State Bank of India	Rohtak, Bahadurgarh and Rewari (Haryana)	One Year	2013-14
25	The Lakshmi Vilas Bank Ltd.	Karol Bagh, New Delhi and Sector -16 Noida	One Year	2013-14
26	Oriental Bank of Commerce	Civil Lines, Queen Road Amritsar & Majitha Amritsar	One Year	2012-13
27	The Jammu & Kashmir Bank Limited	Thirteen Branches in Jammu Rural at JK State	One Year	2012-13
28	The Lakshmi Vilas Bank Ltd.	Ghaziabad & Faridabad	One Year	2012-13
29	Oriental Bank of Commerce	Feroze Gandhi Market, Miller Ganj & SBS Nagar Ludhiana	One Year	2011-12
30	The Jammu & Kashmir Bank Ltd.	Thirteen Branches in Jammu Rural at JK State	One Year	2011-12
31	Oriental Bank of Commerce	Mall Road Ludhiana & Hall Bazar Ludhiana	One Year	2010-11
32	The Jammu & Kashmir Bank Ltd.	Thirteen Branches in Jammu Rural at JK State	One Year	2010-11
33	The Jammu & Kashmir Bank Limited	Ten Branches at Rajouri, Anant Nag & Poonch Dist JK State	One Year	2009-10
34	Oriental Bank of Commerce	Overseas Branch Amritsar	One Year	2009-10
35	State Bank of India	Overseas Branch Ludhiana, Jagraon Ludhiana & Rehari Colony Jammu.	One Year	2008-09
36	The Jammu & Kashmir Bank Ltd.	Ten Branches at Rajouri, Anant Nag & Poonch Dist JK State	One Year	2008-09
37	State Bank of India	Karnal Comm., Grain Market & Traraori Karnal	One Year	2007-08
38	The Jammu & Kashmir Bank Limited	Nineteen Branches at JK State and Srinagar	One Year	2007-08



39	SatpuraKshetriyaGramin Bank	Sixteen Branches at Chhattisgarh	One Year	2007-08
40	Tamilnad Mercantile Bank Ltd.	Chandni Chowk, Delhi	One Year	2007-08
41	State Bank of India	Jalandhar, Gurdaspur & SCB Jalandhar	One Year	2006-07
42	The Jammu & Kashmir Bank Limited	Nineteen Branches at JK State and Srinagar	One Year	2006-07
43	SatpuraKshetriyaGramin Bank	Fourteen Branches at Chhattisgarh	One Year	2006-07
44	Bharat Overseas Bank Ltd.	Chandni Chowk, Delhi	One Year	2006-07
45	State Bank of India	Jammu Cantt., KachiChhawani Jammu & Miller Ganj Ludhiana	One Year	2005-06
46	The Jammu & Kashmir Bank Limited	Twelve Branches at JK state	One Year	2005-06
47	SatpuraKshetriyaGramin Bank	Fifteen Branches at Chhattisgarh	One Year	2005-06
48	Bharat Overseas Bank Ltd	Chandni Chowk, Delhi	One Year	2005-06
49	State Bank of India	Batala, A.D.B. Jammu & SPB Ludhiana	One Year	2004-05
50	The Jammu & Kashmir Bank Limited	Four Branches at JK state	One Year	2004-05
51	SatpuraKshetriyaGramin Bank	Fifteen Branches at Chhattisgarh	One Year	2004-05
52	Bharat Overseas Bank Ltd.	Chandni Chowk, Delhi	One Year	2004-05
53	Central Bank of India	Sector -15 Chandigarh & Mani Mazra Chandigarh	One Year	2003-04
54	Bharat Overseas Bank Ltd.	Chandni Chowk, Delhi	One Year	2003-04
55	Central Bank of India	ChagharBatarChamba and Hamirpur, Himachal Pradesh	One Year	2002-03
56	Central Bank of India	Sector -37 C Chandigarh & Sector 18-B Chandigarh	One Year	2001-02
57	Central Bank of India	Paragpur, Khasyol&Jwalamukhi Himachal Pradesh	One Year	2000-01



58	Federal Bank Ltd.	Overseas Branch C.P. New Delhi	One Year	2000-01
59	Central Bank of India	Sector -37 C Chandigarh & Sector 18-B Chandigarh	One Year	1999-00

C. CONCURRENT AUDIT

Sl. No.	Name of the Bank	Branches	Number of years	Period
1	Punjab & Sind Bank	Defence Colony	1 Year	2021-22
2	IDBI Bank Limited	Jammu -Grid Bhavan	1 Year	2021-22
3	Central Bank of India	Karol Bagh, New Delhi	1 Year	2020-21
4	Punjab National Bank	Tansen Marg, New Delhi	1 Year	2020-21
5	Punjab & Sind Bank	Defence Colony	1 Year	2020-21
6	The South Indian Bank Ltd.	Ghaziabad, Indrapuram, & Meerut Vasundhara, VivekVihar,	1 Year	2020-21
7	Punjab & Sind Bank	Defence Colony	1 Year	2019-20
8	Corporation Bank	Janakpuri	1 Year	2019-20
9	Syndicate Bank	IP Estate, New Delhi	1 Year	2019-20
10	The South Indian Bank Ltd.	Ghaziabad, Indrapuram, & Meerut Vasundhara, VivekVihar,	1 Year	2019-20
11	Indian Bank	Katra, Jammu (J&K)	1 Year	2018-19
12	Syndicate Bank	IP Estate, New Delhi	1 Year	2018-19
13	The South Indian Bank Limited	Delhi Rohini, Vikas Plaza Plot, Community Centre Rohini, Delhi	1 Year	2017-18
14	Indian Bank	1376 Lothian Road Kashmere Gate Delhi -110006	1 Year	2017-18
15	Corporation Bank	New Delhi K G Marg	1 Year	2017-18
16	Oriental Bank of Commerce	Vasant Lok, New Delhi	1 Year	2017-18
17	Union Bank of India	Karol Bagh New Delhi	2 Year	2016-17 & 2017-18



18	Syndicate Bank	Bulandshahr Railway Road (UP)	1 Year	2017-18
19	Allahabad Bank	Green Park Extension, Delhi	3 Year	2015-16 to 2017-18
20	IDBI Bank Limited	Nehru Place, New Delhi	3 Year	2014-15 to 2016-17
21	Oriental Bank of Commerce	Sarna, Muradnagar, (UP)	2 Year	2014-15 to 2016-17
22	Syndicate Bank	Delhi BSF East Block, R.K. Puram, New Delhi	2 Year	2014-15 to 2016-17
23	Punjab National Bank	Sector -16, Noida, UP	2 Year	2014-15 & 2015-16
24	Vijaya Bank	Ramnagar, New Delhi	3 Year	2012-13 to 2014-15
25	UCO Bank	Ferozeshah Road, New Delhi	2Year	2012-13 & 2013-14
26	United Bank of India	Oberio Hotel, New Delhi	1 Year	2013-14
27	Punjab National Bank	JSS Academy Sector 62 Noida	1 Year	2013-14
28	Bank of Baroda	Asaf Ali Road, New Delhi	1 Year	2013-14
29	The KarurVysya Bank Ltd.	Kashmiri Gate, New Delhi	1 Year	2012-13
30	Allahabad Bank	Connaught Place, New Delhi	3 Year	2010-11 to 2012-13
31	Bank of India	SME Okhla, New Delhi	3 Year	2009-10 to 2011-12
32	The KarurVysya Bank Ltd.	Gurgaon, Haryana	2 Year	2010-11 & 2011-12
33	Union Bank	Jharsa Road, Gurgaon	1 Year	2010-11
34	Punjab National Bank	Mall Road New Delhi	2 Year	2009-10 & 2010-11
35	Canara Bank	Jammu (J&K)	1 Year	2009-10
36	UCO Bank	Janakpuri New Delhi	3 Year	2008-09 to 2010-11
37	The Ratnakar Bank Ltd.	Karol Bagh New Delhi	2 Year	2008-09 & 2007-08
38	Union Bank of India	Sadar Bazar New Delhi	1 Year	2007-08



39	Bank of Baroda	MayurVihar New Delhi	2 Year	2005-06 & 2006-07
40	United Bank of India	Tansen Marg New Delhi	2 Year	2004-05 & 2005-06
41	Oriental Bank of Commerce	Rajpura (Punjab)	2 Year	2003-04 & 2004-05
42	Union Bank of India	Manimajra (Chandigarh)	1 Year	2003-04
43	Bank of Maharashtra	Chandigarh	2 Year	1999-00 & 2001-02
44	Jammu & Kashmir Bank Ltd.	Ludhiana (Punjab)	2 Year	1998-99 & 1999-00

D. INCOME/REVENUE AUDIT

Sl. No.	Name of the Bank	Branches	Number of years	Period
1	Bank of Maharashtra	SCF-2 SECTOR 6, Bahadurgarh DistJhajjar Haryana,	1 Year	2016-17
2	State Bank of Patiala	New Delhi Mount Carmel	1 Year	2014-15
3	Bank of India	Timarpur&Budhpur, Delhi	1Year	2012-13
4	State Bank of Patiala	Jonti, New Delhi	1 Year	2012-13
5	Bank of Maharashtra	DayalBagh Colony, Faridabad & Delhi MayurVihar Phase-III	1 Year	2012-13
6	Punjab National Bank	Five Branches –Haryana	1 Year	2011-12
7	Punjab National Bank	Four Branches –Haryana	1 Year	2010-11
8	Corporation Bank	BhikajiCama Place, Delhi	1 Year	2010-11
9	Punjab National Bank	Seven Branches – Shimla	1 Year	2009-10
10	Himachal Gramin Bank	Twenty Seven Branches –HP & Three Branches – Jammu	1 Year	2005-06
11	Punjab National Bank	Two Branches – Rohtak, Haryana & Two Branches – Karnal, Haryana	1 Year	2004-05
12	Bank of Maharashtra	One Branch- Noida (U.P.)	1 Year	2004-05
13	Punjab National Bank	Two Branches – Karnal, Haryana, Three Branches – J&K & Two Branches –Chandigarh	1 Year	2003-04



14	Bank of Maharashtra	One Branch-Ghaziabad (U.P.)	1 Year	2003-04
15	Punjab National Bank	Two Branches- Rohtak Haryana, One Branch-Shimla, Chandigarh, KurukhetraHaryan&Dwarka Delhi	1 Year	2002-03
16	Punjab National Bank	Two Branch – Delhi , One Branch Jaipur	1 Year	2001-02
17	Punjab National Bank	One Branch – Haryana	1 Year	1998-99
18	Union Bank of India	Three Branches- M.P.	1 Year	1999-00
19	Bank of Rajasthan Ltd.	One Branch-Chandigarh	1 Year	1999-00
20	Union Bank of India	Five Branches- M.P.	1 Year	1998-99
21	United Bank of India	Two Branches –Haryana	1 Year	1998-99
22	Bank of Rajasthan Ltd.	One Branch-Chandigarh	1 Year	1998-99

E. SYSTEM/IS AUDIT

Sl. No.	Name of the Bank	Branches	Number of years	Period
1	Oriental bank of commerce	Plot No. 5, Institutional Area, Sector-32, Gurgaon-122001	1 Year	2019-20
2	Oriental bank of commerce	G-7, Vikaspuri, New Delhi	1 year	2018-19
3	Oriental bank of commerce	Head Office, Plot No. 5, Institutional Area, Sector-32, Gurgaon-122001	1 year	2018-19
4	Oriental bank of commerce	Jasola, New Delhi	1 year	2018-19
5	Oriental bank of commerce	Golf course Extn Road, Sec-66 Gurugram	1 year	2017-18
6	Oriental bank of commerce	Vertical, Plot No 5, Institutional Area, Sector 32, Gurgaon 122001	1 year	2016-17
7	Oriental bank of commerce	NkBagrodia Public School SCH, Ahinsa Marg, Sector -9, Rohini	1 year	2015-16
8	United Bank of India	Delhi Oberoi Hotel Br.	1Year	2013-14
9.	Indian Overseas Bank	Sadarpur, Noida	1Year	2009-10



10.	Indian Overseas Bank	Nithari, Noida	1 Year	2009-10
11	Bank of Maharashtra	Gurgaon-Haryana	1 Year	2007-08
12	Bank of Maharashtra	UPSC, Delhi	1 Year	2005-06
13	Bank of Maharashtra	Janakpuri, New Delhi	1 Year	2005-06
14	Indian Overseas Bank	Parliament Street, Delhi	1 Year	2004-05
15	Indian Overseas Bank	Punjabi Bagh, Delhi	1 Year	2004-05

F. FOREIGN EXCHANGE AUDIT

Sl. No.	Name of the Bank	Branches	Number of years	Period
1	Oriental Bank of Commerce	Overseas Branch, Amritsar	1 Year	2010-11
2	Oriental Bank of Commerce	Overseas Branch, Amritsar	1 Year	2009-10
3	State Bank of India	Overseas Branch, Ludhiana	1 Year	2008-09
4	Federal Bank	Overseas Branch, New Delhi	1 Year	2000-01

G. STOCK AUDIT OF LARGE BORROWERS/CORPORATES

Sl. No.	Name of the Bank	Branches	Number of years	Period
1	Tamilnad Mercantile Bank Ltd.	Chandni Chowk, Delhi	1 Year	2019-20
2	Indian Overseas Bank	Daryaganj & Rajiv Circle, Delhi	1 Year	2016-17
3	Tamilnad Mercantile Bank Ltd.	Chandni Chowk, Delhi	1 Year	2015-16
4	Indian Overseas Bank	One Branch - Defence Colony Branch	1 year	2015-16
5	Indian Overseas Bank	One Branch - Rajendra Place, Pusa Road, New Delhi Branch	1 year	2014-15
6	Indian Overseas Bank	Three Branches- Faridabad, Haryana, DLF Qutab Enclave Delhi & Greater Noida.	1 year	2013-14
7	Bank of India	One Branch – Noida -201301	1 year	2012-13
8.	Indian Overseas Bank	Three Branches- Faridabad, Haryana	1 year	2012-13



9.	Indian Overseas Bank	Two Branches- Faridabad, Haryana	1 year	2011-12
10	IDBI Bank Limited	One Branch – F.C. Road, Shivajinagar, Pune – 411004	1 Year	2011-12
11	United Bank of India	Four Branches, Kailash Colony, Delhi	1 Year	2010-11
12	United Bank of India	One Branch, Asaf Ali Road, New Delhi	1 Year	2010-11
13	Indian Overseas Bank	One Branch, Gurgaon (Haryana)	1 Year	2010-11
14	IDBI Bank Limited	One Branch – F.C. Road, Shivajinagar, Pune – 411004	1 Year	2010-11
15	Indian Overseas Bank	Two Branches- Janpath, New Delhi	1 year	2007-08
16	Indian Overseas Bank	Two Branches- Roop Nagar, New Delhi	1 year	2007-08
17	The Ratnakar Bank Ltd	One Branch- Karol Bagh, New Delhi	2 Year	2007-08 & 2008-09
18	Indian Overseas Bank	Three Branches- Yusuf Sarai, Delhi	1 year	2007-08
19	Indian Overseas Bank	Two Branches-Nehru Place, New Delhi	1 Year	2006-07
20	Indian Overseas Bank	One Branch-Noida	1 Year	2005-06
21	Indian Overseas Bank	One Branch-Saharanpur	1 Year	2005-06
22	Indian Bank	One Branch – Kamla Nagar, Delhi	1 Year	2003-04

H. OTHER SPECIAL AUDIT /ASSIGNMENTS ALLOTTED BY THE BANK

Sl. No.	Name of the Bank	Branches	Nature of Assignment	Year
1	Corporation Bank	Sohna&Jamalpur, Haryana	Audit of Seepage of Income	2016-17
2	Allahabad Bank	Nehru Place Branch	special audit	2012-13
3	UCO Bank	Ferozeshah Road New Delhi	Data Cleaning Audit	2012-13
4	Bank of India	SME, Okhla Branch	Quarterly credit monitoring audit of big accounts	2011-12
5	Bank of India	SME, Okhla Branch	Quarterly Review Audit	2010-11
6	Bharat Overseas Bank Ltd.	Daryaganj, Delhi	Half Yearly Review Audit	2005-06



7	Bharat Overseas Bank Ltd.	Dwarka, Delhi	Half Yearly Review Audit	2005-06
8.	United Bank of India	Tansen Marg, Delhi	Half Yearly Review Audit	2004-05
9.	Union Bank of India	Sadar Bazar, Delhi	Quarterly Review Audit	2007-08
10	State Bank of India	Rampur SAB, Uttaranchal	KYC/AML Audit	2006-07
11	State Bank of India	Banbassa T.H.E.P. Uttaranchal	KYC/AML Audit	2006-07
12	State Bank of India	Pant Nagar, Uttaranchal	KYC/AML Audit	2006-07
13	UTI Bank Ltd.	Green Park, New Delhi	KYC/AML Audit	2006-07
14	The KarurVysya Bank Ltd.	Noida, (UP)	KYC/AML Audit	2007-08
15	The KarurVysya Bank Ltd.	Panipat, (Haryana)	KYC/AML Audit	2007-08
16	The KarurVysya Bank Ltd.	Rohini, New Delhi	KYC/AML Audit	2007-08

III. DETAILS OF BANK AUDIT ASSIGNMENT CURRENTLY ON HAND

Sl. No.	Name of the Bank	Branches	Nature of Audit	Year
1	Central Bank of India	Karol Bagh, New Delhi	Concurrent Audit	2020-21
2	Punjab National Bank	Tansen Marg, New Delhi	Concurrent Audit	2020-21
3	Punjab & Sind Bank	Defence Colony	Concurrent Audit	2020-21
4	The South Indian Bank Ltd.	Ghaziabad, Vasundhara, Indrapuram, VivekVihar, &Meerut	Concurrent Audit	2019-20

IV. INTERNAL AUDIT OF PUBLIC SECTOR UNDERTAKING COMPANIES

Sl. No.	Name of the Company	Branches	Period
1	National Highways Authority of India	PIUs-Raebareilly, Chhindwara, Roorkee	2020-21
2	Railway Energy Management Company Limited	Gurgaon Haryana	2020-21
3	Central Coalfield Limited	Barkasayal Area, Jharkhand	2019-20



4	National Highways Authority of India	PIUs- Katni, Chhindwara, Raebareilly, Shivpuri	2019-20
5	Railway Energy Management Company Limited	Gurgaon Haryana	2019-20
6	Central Coalfield Limited	Kathara Area, Jharkhand	2018-19
7	Airport Authority of India	Northern Regional Office Delhi	2018-19
8	National Highways Authority of India	PIUs- Jammu, Srinagar, Gorakhpur & Shivpuri	2018-19
9	Airport Authority of India	Northern Regional Office Delhi	2017-18
10	Central Coalfield Limited	Bokaro&Kargali Area, Jharkhand	2017-18
11	National Highways Authority of India	PIUs- Shimla, Jalandhar, Srinagar & Jammu	2017-18
12	Airport Authority of India	Northern Regional Office Delhi	2016-17
13	National Highways Authority of India	(PIUs) Shimla, Jalandhar, Srinagar, Jammu &Raebarely	2016-17
14	NHPC Limited	Tanakpur Power Station (Uttarakhand)	2016-17
15	National Textile Corporation Limited	NTC Showroom(s), Jammu & Srinagar	2016-17
16	Jammu and Kashmir Bank Ltd.	Central Statutory Auditor	2013-14 to 2016-17
17	Central Electronic Limited	4 Industrial Area, Saur Urja Marg, Sahibabad – 201010 (U.P.)	2016-17
18	National Highways Authority of India	(RO) Bhopal (Chhattisgarh & MP) (PIUs) Indore, Chhindwara&Raebareli	2014-15 to 2015-16
19	National Building Construction Corporation Limited	GPRA Complex, New Moti Bagh, New Delhi	2015-16
20	Fresh and Healthy Enterprises Limited	FHEL CA Store HSIIDC Industrial Estate Rai Sonapat - 131029	2014-15
21	Northern Coalfields Limited	Amlori Project, Singrauli (MP)	2014-15
22	Bharat Sanchar Nigam Limited	SSA Rajouri& Electric Division (Jammu)	2013-14
23	Bharat Sanchar Nigam Limited	ALTTC, Ghaziabad (UP)	2013-14



24	Airport Authority of India	Chandigarh Airport	2013-14
25	Bharat Sanchar Nigam Limited	TDM Rajouri & Xen Electric Division Jammu	2012-13
26	Bharat Sanchar Nigam Limited	AO(Cash) o/o XEN(C) NTR, CD-I, CTS Netaji Nagar, New Delhi	2010-11
27	Bharat Sanchar Nigam Limited	AO(Cash) o/o DGM(M)NTR, Agra (UP)	2010-11
28	South Eastern Coalfields Limited	Seepat Road, Bilaspur, Chhattisgarh	2008-09
29	South Eastern Coalfields Limited	Seepat Road, Bilaspur, Chhattisgarh	2007-08
30	IRCON International Limited	Palika Bhawan, Sector-XIII, R. K. Puram, New Delhi – 66	2004-05 to 2006-07
31	India Tourism Development Corp. Ltd.	CGO Complex, New Delhi	2004-05 to 2006-07
32	South Eastern Coalfields Limited	Seepat Road, Bilaspur, Chhattisgarh	2004-05 & 2005-06

V. Areas of specialization of the firm/partners in Bank audits (Forex Branch, Service Branch, Industrial Finance (IFBs), Large Corporate branch, depository Participant Branch, Housing Finance Branch, NRI Branch, SME Branch, Collection & Payment Service Branch, Retail Hubs etc.) Specify Below: **All Type of Branch**

VI. OTHER RELEVANT DETAILS/ PARTICULARS OF THE FIRM

- The Firm does not suffer from any disqualification mentioned in Sec 141 of the Companies Act, 2013.
- Assuring our best professional services whenever desired, by the partners of our firm anywhere in India.
- Partners are employed full time with this firm (i.e. not engaged in independent practice as sole proprietor of a firm nor as partner of another firm nor engaged in any other work).
- No partner of the firm is Director in your Bank.
- Our Firm has not been debarred/ blacklisted by RBI /Other Banks/SEBI/CAG/Financial Institutions/Govt. Departments or Other Authorities to undertake any Audit.

For **DHARAM RAJ & CO.**

Chartered Accountants


Dharam Raj
Partner



Date: 01/10/2021

HEM SANDEEP & CO. CHARTERED ACCOUNTANTS (Peer Reviewed Firm-1st, 2nd, 3rd & 4th Cycle) Phase-I, SIDCO Industrial Complex, Near SIDCO Office, Bari Brahmana, Jammu , J&K-181133. Mobile: +91 98111-83907 +91 9718073117 Email: hemsandeep@yahoo.com : hemsandeep.hem@gmail.com	CA Jain H.C. B.Com (H),FCA CA VijMs.S. B.Com (H),FCA CA Malik G.K B.Com (H),FCA CA Gupta R. B.Com(H), FCA, DISA CA Gupta M B.Com(H),FCA, DISA CA Varshney P. B.Com, FCA, DISA	CA Srivastava A. B.Com ,FCA CA Jain S. B.Com (H) ,FCA CA Vij S. B.Com (H),FCA CA Karn M B.Com(H), FCA CA Gupta A.K. M.Com, ACA CA Shukla P. M.Com, FCA
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Firm Profile

Firm consists of **Fifteen (15) CA's – All Full Time & NO MERGER** with

Three (3) Partners – DISA Qualification.
Six (6) Partners - Bank Concurrent Course
Five (5) Partners - Forensic Audit Course
One Partner - Cooperative Audit Course
One Partner - Valuation Course
One Partner - Anti Money Laundering Course
One Partner - Forex & Treasury Mgt.Course
One Partner - Arbitration.Course
One Partner - Indirect Taxation Course
One Partner - Insolvency Professional Course (IBBI)
One Partner - Public Finance & Government
Accounting Course
(Total courses: Twenty Two-22)

- Empanelled with RBI for Statutory Audits of Nationalised Banks.(UCN:103308)
(Experience: 30 Years)
- Empanelment with CAG (DE-1106) (Construction/Power/Mining/Trading)
(Experience: 27 Years)
- Experience in ISA,Concurrent, Statutory, Investigation,Inspection, Revenue and Stock Audit of 30 Nationalised & Pvt. Sector Banks i.e

State Bank of India
St. Bank of Bikaner & Jaipur
State Bank of Patiala
Punjab & Sind Bank
Punjab National Bank
Oriental Bank of Commerce
Bank of Maharashtra
United Bank of India
Bank of Baroda
IDBI Bank Ltd

Indian Bank
Indian Overseas Bank
Union Bank of India
Dena Bank
Allahabad Bank
Corporation Bank
Bank of India
Vijaya Bank
Indraprastha Coop Bank
Axis Bank Ltd

Canara Bank
Jammu & Kashmir Bank
South Indian Bank Ltd.
Aryavrat Bank
Bank of Rajasthan Ltd.
Vaish Com. Coop. Bank Ltd
Central Bank of India
Citizen Coop. Bank
UCO bank
ICICI Bank Ltd

Recent Assignments handled/ in hand:

1) Concurrent Audit/Credit Monitoring (Banks)(Recently done/Currently executing)

Allahabad Bank	IDBI Bank Ltd
Bank of Baroda (47 Branches,RO and CBO-49 Units)	Axis Bank Ltd
Bank of India	ICICI Bank Ltd
Canara Bank	
Corporation Bank	
Central bank of India	
Dena Bank	
Indian Overseas bank	
Aryavrat Bank	
State Bank of India	
Vijaya Bank	
Syndicate bank	
UCO Bank	
Punjab & Sind Bank	
Union Bank of India	

2)U.P.Education Board covering Schools all over UP

3) Financial Advisory (Navratna PSU)

Power Finance Corporation - 2014-15, 15-16, 16-17, 17-18, 18-19, 2019-20 & 2020-21

4)Internal/Stores Audit (Maha Navratna/Navratna) PSU):

- a) NTPC-2017-18
- b)Coal India Ltd(SECL)-2017-18, 2018-19 & 2019-20
- c)IRCON-2019-20, 2020-21 & 2021-22
- d)AIR INDIA - 2018-19,2019-20
- e) Uranium Corporation of India 2020-21
- f) POWERGRID 2020-21

6)Internal Audit/Advisory/GST:

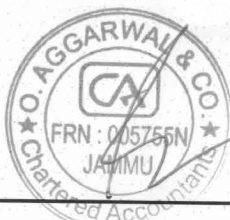
- a)Sagar Ratna Restaurants (P) Ltd
- b)Shree Rathnam Restaurants (P) Ltd
- c) Bharat Sanchar Nigam Ltd(BSNL) -2018-19 , 2019-20 ,2020-21,2021-22
(UP/ DELHI/KARNATAKA/MUMBAI)
- d) NHPC-2017-18,2018-19, 2019-20,2020-21
- e)MAHANAND DAIRY ,MAHARASHTRA-2019-20,2020-21

7) DELHI STATE HEALTH MISSION 2019-20



PROFILE OF THE FIRM

1. Name of the Firm	:	O. AGGARWAL & CO. Chartered Accountants
2. Addresses	H.O.	42 B/B, 1st Floor, Gandhi Nagar, Jammu Tawi – 180 004
	B.O.	i) H – 3/11 A, Krishna Nagar, Near Vijay Chowk, Delhi – 110 051
		ii) 31, K.M. Trust market, Hansi Gate Chowk, Bhiwani-127 021.
		(iii) 421, Ring Road Mall, Manglam Place, Sector-3, Rohini, Delhi-110085
		(iv) B-14/329, Durga Kunj, Himgiri Apartment, Sector – 34, Noida, U.P. – 201 301
		(v) SCO 487-88, Cabin No-18, Sector-35C, Chandigarh-160035.
		(vi) Office 213, Centrum Plaza, Sector – 53, Golf Course Road, Gurugram – 122 002
3. ICAI Registration No.	:	FRN (5755)/N dt. 14.10.1985
4. Date of Establishment	:	01.08.1985
5. Constitution of the Firm	:	Partnership
6. CAG Empanelment No.	:	DE-1578
7. RBI Empanelment No.	:	103865 (Category – I)
8. Peer Reviewed Firm.	:	Firm has been Peer Reviewed for the Period from 01.04.2017 to 31.03.2020. Valid upto 31/03/2024



9. Permanent Account Number : AAAFO 6019 P

10. GST No. : 07AAAFO6019P1ZY

11. Detail of Partners

S.N O.	Name of the Partner	Member- ship No.	Date of COP	Post Qualification Exp. in no. of years as on 01.01.2021	FCA/ACA/ISA & Other's Qualification's
01.	Om Prakash Aggarwal	083862	31.07.84	36 yrs.	FCA,B.COM
02.	Punam Kumar Gupta	092295	25.01.95	26 yrs.	FCA,B.COM
03.	Pradeep Kumar Saxena	098232	28.08.00	20 yrs.	FCA, ISA,CCA, Certified Ind AS (ICAI), Technical Reviewer (QRB ,TAQRB & FRRB) , Peer Reviewer(ICAI) , B.COM
04.	Dharmendra Gupta	096151	24.07.98	22 yrs.	FCA, ISA, B.COM
05.	Ram Chandra Srivastava	010980	18.10.01	19 yrs.	FCA, B.COM
06.	Neha Gupta	514029	17.06.09	12 yrs.	FCA, B.COM
07.	Ashok Kumar	093725	24.07.96	24 yrs.	FCA, B.COM
08.	Neha Aggarwal	522490	25.01.12	9 yrs.	FCA, CCA, B.COM
09.	Nitesh Airan	536042	20.01.15	6 yr.	FCA, B.COM
10.	Deepali Gupta	537113	31.12.19	5 yrs.	ACA, B. COM
11.	Ravi Kant	550399	31.12.19	2.5 yrs.	ACA, B. COM
12.	Shubham Gupta	539733	22.01.16	2 yrs.	FCA, B.COM
13.	Kishore Kumar Kanojia	083137	05.10.20	0.3 yrs	ACA, B.COM
14.	Sourabh	552297	29.12.19	1 yr.	ACA, B.COM

Number of Full-Time Partners (FTPs) associated with the firm for a period of three (3) years: 10 (Ten)

12. Detail of CA Full time Employee

S.NO.	NAME OF THE EMPLOYEE	MEMBERSHIP NO.	QUALIFICATION'S
01.	Shalini Arora	507196	B.COM, ACA



13. Staff

Audit/Executive staff /Articles employed full time with the firm : 20 (Twenty)

14. Bank Audit Experience : Firm having 22 years' experience as Statutory Branch Auditors of various banks.

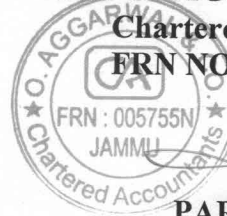
15. Other Work Experience :

Firm is also engaged/Having experience PSU Audit, Current Audit, Inspection Audit, Stock Audit, Revenue Audit, Regional Rural Bank Audit, Cooperative Bank Audit, Listed Company/Unlisted Companies Audit, LLP Audit, Tax Audit and consultancy in service Tax, Works Contract Tax, VAT & GST etc. and Income Tax consultancy, filing of Income Tax Return, appearing for Income Tax proceeding of Companies, Firms and Individuals etc.

For O. AGGARWAL & CO.

Chartered Accountants

FRN NO. 005755N



PARTNER

PLACE : Jammu
DATE : 01.10.2021

PROFILE

1	Name of the Firm	:	ARORA VOHRA & CO.
2	Constitution	:	Partnership Firm
3	Firm ICAI Registration No.	:	009487N
4	Date of Establishment	:	16-11-1989
5	Unique Code No.	:	281113
6	Firm CAG Empanelment No.	:	NRO427
7	Address		
	Head Office	:	CHAITANYA COMPLEX, PREM BHAWAN RESIDENCY ROAD, JAMMU-180001 (JAMMU & KASHMIR) (O) 0191-2577130 (M) 0 94191 42005
	Branches		
	i) Ludhiana		ADJ. JANDU TOWER, MILLER GANJ, G.T. ROAD, LUDHIANA-141003 (PB.)
	ii) Ludhiana		543, LSE BUILDING, FEROZE GANDHI MARKET, LUDHIANA - 141001
	iii) Ludhiana		539-540, LSE BUILDING FEROZE GANDHI MARKET, LUDHIANA - 141001
	iv) Khanna		18; NAROTAM NAGAR MARKET, NEAR AMAR GAS (HP) AGENCY KHANNA-141401 DISTT. LUDHIANA (PB.)
8	E-mail Address	:	aroravohraca@gmail.com
9	Name of the Partners	:	Sh. Ashwani Kumar Aggarwal, B.Com., F.C.A. M:+919316913090 Expereince - 49 Years Sh. Prem Chand Bansal, B.Com., F.C.A. M:+919872500543 Expereince - 37 Years Sh. Surinder Kumar Arora, B.Com., F.C.A, DISA M:+919417027464 Expereince - 35 Years Sh. Mahesh Kumar Makkar, B.Com., F.C.A. M:+919815900141 Expereince - 34 Years

Contd..

Sh. Hardeep Aggarwal, B.Com, F.C.A, DISA
M:+919419142005 Expeirence - 32Years

Sh.Rajat Mengi, B.Com, F.C.A
M:+919419188401 Expeirence - 30 Years

Sh. Vinod Gupta, B.Com, F.C.A.
M:+919419187206 Expeirence - 29 Years

S. Karan Bir Singh Sethi, B.Com, F.C.A, DISA
M:+919419187037 Expeirence - 28 Years

Sh. Narinder Pal, B.Com., F.C.A.
M:+919417053336 Expeirence - 21 Years

10 Audit Staff : Professional Staff including Article Assistants- 32 Nos.

11 Experience of the Firm : **A. CENTRAL STATUTORY AUDIT**
 & Partners (i) **JAMMU AND KASHMIR BANK LTD.**
 2012-13 to 2016-17
 (ii) **NHPC LTD.**
 (A Govt of India Enterprise)
 2017-18 to 2020-21

B. STATUTORY BANK BRANCH AUDITS

**The Firm has conducted Statutory, Internal and
Concurrent audits of Nationalised Banks - 30 31 years**

C. GOVERNMENT AUDITS

**The Firm has conducted audit of Govt. Companies,
Insurance Companies allotted by Comptroller & Auditor
General of India - 22 Years.**

D. OTHER AUDITS

**The Firm is engaged in the Financial services,
internal & statutory audits of Limited Companies and
Income Tax Consultancy - 32 Years.**

**For Arora Vohra & Co.
Chartered Accountants**

Sd/-

**Place : Jammu
Date : 01.10.2021**

**CA Hardeep Aggarwal
Partner**