



Board Secretariat

Ref:- JKB/BS/F3652/2026/127
Date: 19th September, 2026

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

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

SUB:- APPOINTMENT OF STATUTORY CENTRAL AUDITORS

Dear Sirs,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that Comptroller and Auditor General of India has appointed the following as Statutory Central Auditors of the Bank for the Financial Year 2026-27:

1. M/s Vinay Naveen & Co, Chartered Accountants
2. M/s B C Jain & Co, Chartered Accountants
3. M/s Dhar Tikun & Co, Chartered Accountants
4. M/s Gupta Sharma & Associates, Chartered Accountants

Further, M/s J CR & Co, Chartered Accountants and M/s Gupta Gupta & Associates, LLP has ceased to be the Statutory Central Auditors of the Bank.

The details as required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular No. HO/49/14/14(7)2025-CFDPOD2/1/3762/2026 dated January 30, 2026 are enclosed as Annexure I.

This is for your information and appropriate dissemination.

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Board Secretariat**Annexure I**

Details as required under the Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFDPD2/I/3762/2026 dated January 30, 2026 are given below:

1. M/s Vinay Naveen & Co, Chartered Accountants

1	Reason for change	Appointment
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	Appointed on 18-09-2026 for FY 2026-27
3	Brief profile (in case of appointment)	Enclosed as Annexure A

2. M/s B C Jain & Co, Chartered Accountants

1	Reason for change	Appointment
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	Appointed on 18-09-2026 for FY 2026-27
3	Brief profile (in case of appointment)	Enclosed as Annexure B

3. M/s Dhar Tikun & Co, Chartered Accountants

1	Reason for change	Appointment
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	Appointed on 18-09-2026 for FY 2026-27
3	Brief profile (in case of appointment)	Enclosed as Annexure C

4. M/s Gupta Sharma & Associates, Chartered Accountants

1	Reason for change	Appointment
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	Appointed on 18-09-2026 for FY 2026-27
3	Brief profile (in case of appointment)	Enclosed as Annexure D

5. M/s J CR & Co, Chartered Accountants

1	Reason for change	Cessation
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	18-09-2026

6. M/s Gupta Gupta & Associates LLP, Chartered Accountants

1	Reason for change	Cessation
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	18-09-2026

<u>KEY INFORMATION ABOUT THE FIRM</u>						
NAME OF FIRM		VINAY NAVEEN & CO.				
CONSTITUTION OF FIRM		PARTNERSHIP				
DATE OF CONSTITUTION		01/12/1982				
RBI UNIQUE CODE NO.		333827				
CATEGORY OF FIRM		ONE				
C & AG EMPANELMENT NO		CR 2880				
FIRM REGISTRATION NO. WITH ICAI		009188C				
ABOUT PARTNERS/QUALIFIED PAID STAFFS						
ABOUT PARTNERS/QUALIFIED PAID STAFF	NOS	DISA	CISA	CERTIFICATE CONCURRENT AUDIT	CERTIFICATE FORENSIC & FRAUD	INSOLVENCY PROFESSIONAL
PARTNERS	24	3	2	14	2	1
CA. QUALIFIED STAFF	11	1		1		
ICMA QUALFIED STAFF	1					
ARTICAL	24					
PAID STAFF	14					
EX BANKER	3					
<u>EXPERIENCE</u>						
CENTRAL STATUTORY AUDIT						
BAHARAICH DISTT, COOPERATIVE BANK			3 YEARS			
BARODA UP BANK			FROM MARCH 2022 TO DEC. 2024			
UTTAR PRADESH METRO RAIL CORPORATION LIMITED			2021-22,2022-23			
UTTAR PRADESH POWER CORPORATION LIMITED			2024-25			
STATUTORY AUDIT			25 YEARS			
BANK OF BARODA (2 TERMS), CENTRAL BANK, INDIAN BANK (2 TERMS), IDBI BANK, STATE BANK OF INDIA						
CONCURRENT AUDIT			22 YEARS			
PNB, CBI, UBI, IOB, DENA BANK, PSB, BOI, UCO, SBI, BOB (32 BRANCHES), FEDERAL BANK, NAINITAL BANK, SIDBI, BANK OF MAHARASTRA, CANARA BANK, SYNDICATE BANK, OBC, VIJAYA BANK						
EXPERIENCE OF PSU			18 YEARS			

Offices at:

Uttar Pradesh- Ghaziabad, Hapur, Lucknow & Vrindavan, Delhi- New Delhi, Rajasthan- Jaipur & Jodhpur, Gujrat-Ahmedabad, Surat & Nadiad, J&K- Jammu, Maharashtra- Pune & Mumbai Jharkhand- Ranchi Chhattisgarh- Raipur Telangana- Hyderabad Madhya Pradesh- Bhopal, West Bengal- Kolkata Tamil Naidu- Chennai Bihar-Patna, Odisha-Sambalpur, Punjab-Chandigarh

BRIEF PROFILE OF M/S B.C. JAIN & Co., Chartered Accountants

- **Firm Name:** M/S B.C. Jain & Co., Chartered Accountants
- **Address:** 16/77 A Civil Lines, Kanpur 208001
- **Constitution:** Partnership Firm (operating as partnership since December 1, 1966)
- **Date of Establishment:** September 26, 1962 (62+ years of professional standing)
- **ICAI Firm Registration No. (FRN):** 001099C
- **Peer Review Status:** Holds valid ICAI Peer Review Certificate (Certificate No.: 015902)
- **PAN / GSTIN:**
- **Reserve Bank of India (RBI):** Empanelled for Statutory Central / Branch Audits under **Category-1** (Empanelment No. 330938).
- **Comptroller and Auditor General of India (C&AG):** Empanelled under CR0016.
- **Name of Senior Partner:** Dr. Rishabh Jain, CA Ranjeet Singh, CA Vivek Gupta
- **Team:** 13 Full time Partners, 9 CA Employee
- **DISA Qualified:** 6 Partners. 3 CA Employee
- **Contact No:**
- **Email:** mail@bcjc.in
- **Statutory Central Audit & Core Assurance Track Record** The firm brings extensive multi-decade experience handling large-scale statutory central audits, assurance mandates, and risk management engagements across financial institutions, listed entities, and PSUs:
- **Offices Across India:** Headquartered in Kanpur with branch offices in **Mumbai** (Maharashtra), **New Delhi**, **Lucknow** (Uttar Pradesh), and **Anantnag** (Jammu & Kashmir).

For M/s B C Jain & Co.
Chartered Accountants
(F.R.N. 001099C)


CA Pooja Jain
(Partner)
(M.R.N. 406783)

Brief Profile of Firm

Name of Audit Firm	M/s DHAR TIKU & CO.	
Address	2 nd Floor, "THE MALL" SDA Complex, Court Road, Lal Chowk, Srinagar-190001	
Contact Person	Ram Krishen Dhar	
Mobile/landline		
Email	dhartiku@gmail.com dhartiku@dhartiku.in	
Year of establishment	1981	
Branch office details	1. 307, Gupta Arcade, Local Shopping Complex, Mayur Vihar Phase-I Extn. Delhi -110091 2. Balughat, Main Road, Jogbani, District-Araria, Jogbani-854328 Bihar	
Number of partners	12	
CISA/ISA qualified partners	2	
Number of employees	28	
Details of experience as statutory central auditors of the public sector bank i.e. Name of bank and year of audit	Name of Bank	Year of Audit
	The J&K Bank Limited	1991-1992 to 1993-1994
	The J&K Bank Limited	1998-1999 to 2000-2001
	The J&K Bank Limited	2013-2014 to 2016-2017
	The J&K Bank Limited	2024-2025, 2025-2026
Areas of Expertise	Statutory Auditors of Banks, Audit of Public Sector Undertakings, Management Audits, Financial due Diligence, Advisory services, GST Audit & Tax Audit/Consultancy.	

BRIEF PROFILE

1.	Name of the Firm	GUPTA SHARMA & ASSOCIATES
2	Complete postal/communication address of the Head Office / Main Office	<u>Head Office</u> Ground Floor, 142, Sector 3, Trikuta Nagar, Jammu 180 012 9419143334 <u>Branch Offices</u> Opp Dayanand Medical College (Old) Civil Lines, Ludhiana (Punjab) – 141001
3.	Office Telephone Number (s)	Head Office :9419143334 Contact Person :CA Vinay Saraf
4	E-mail Address	gsajammu@gmail.com
5	Constitution/status, as on date	Partnership Firm
6	Date of establishment	01/06/1979
7	Registration Number of the firm with Institute of Chartered Accountant of India	001466N
8	Region Code No.	North
9	Registration Number of the firm with date (unique code number) with Reserve Bank of India	280170
10	GST No. HO Jammu GST No. Branch Ludhiana	
11	C A G Empanelment No.	SPJ - 099
12	Unique Code RBI	280170 (Category I)
12A	MEF	10548
13	Permanent Account No.	
14	Number of Partner	12 (ELEVEN)
15	No of Paid CA Staff	1
16	No of Audit Staff (including 5 Articles)	32

PAST EXPERIENCE OF THE FIRM RELATING TO VARIOUS BANK AUDITS (SCHEDULED COMMERCIAL BANKS ONLY)**A) As Central Statutory Auditors**

S. No.	Name of the Bank	No of Years	Period
1	The Jammu & Kashmir Bank Ltd	8 Years	01.04.2004-31.03.2008,2013-14,15,16, 31.03.2026
2	Punjab & Sind Bank	6 Years	01.04.2004-31.03.2007 & 31.03.2024,31.03.2025, 31.03.2026
3	UCO BANK	3 Year	01.04.2011 -31.12.2014
4	NABARD	1Year	2003-04
	TOTAL	18 YEARS	

B) As Branch Auditors :**51 YEARS**

19/09/26

