



Board Secretariat

Ref:- JKB/BS/F3652/2025/131
Date: 29th September, 2025

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:- ADDITIONAL DETAILS REQUIRED UNDER SEBI CIRCULAR NO. CIR/CFD/CMD/4/2015
DATED SEPTEMBER 09, 2015**

Dear Sirs,

In continuation to our letter no. JKB/BS/F3652/2025/129 dated September 28, 2025 regarding Appointment of Statutory Central Auditors of the Bank and mail dated September 29, 2025 from The BSE Limited regarding submission of Additional Details required under SEBI Circular no. CIR/CFD/CMD/4/2015 dated September 09, 2015. In this regard, the required additional details 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**

Additional Details as required under SEBI Circular no. CIR/CFD/CMD/4/2015 dated September 09, 2015 read with SEBI Circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023

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

1	Reason for change	Appointment
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	27-09-2025 for a period of 1 year
3	Brief profile (in case of appointment);	Enclosed as Annexure A

2. M/s J C R & Co LLP, Chartered Accountants

1	Reason for change	Appointment
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	27-09-2025 for a period of 1 year
3	Brief profile (in case of appointment);	Enclosed as Annexure B

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

1	Reason for change	Appointment
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	27-09-2025 for a period of 1 year
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	27-09-2025 for a period of 1 year
3	Brief profile (in case of appointment);	Enclosed as Annexure D



GUPTA GUPTA & ASSOCIATES LLP

CHARTERED ACCOUNTANTS
142/3, TRIKUTA NAGAR, JAMMU-180012

Tel.: - 0191-2472122, Mob. 9419143643
Email: - magotralalit@yahoo.co.in

Annexure 'A'

PROFILE OF LLP

Name of the firm and address of its Head office	Gupta Gupta & Associates LLP 142/3, Trikuta Nagar, Jammu-180012.
RBI Unique Code	150008
CAG Empanelment no.	SPJ 034
Telephone Numbers	0191-24742122
Branch office	5th Floor, Plot No. 32, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057
Constitution	LLP
Date of Formation of Firm	1 st May 1971
Date of Conversion from Proprietary Concern to Partnership Firm	10 th March, 1986.
Date of Conversion from Partnership Firm to LLP	4 th October, 2019.
Whether the Partnership is continuous without break since formation	Yes
Number of Partners	Thirteen
Number Of CA	Thirteen
IT Specialist : D.I.S.A.	Five

DETAILS OF PARTNERS

a) Partners not engaged in any work other than that of the LLP

S.No	Name of Partners	Member ship Number	Whether FCA/ACA	Date of Becoming FCA/ACA	Date of joining the firm as a Partner	Place where residing/ Practicing with full address
1.	R K Gupta B.Com., FCA, FAFD.	085074	FCA	20.02.1991	05.11.2019	Jammu
2.	Lalit Magotra B.Com, FCA, DISA, FAFD.	088613	FCA	22.02.1995	22.02.1990	Jammu
3.	Samit Gupta B.Com, FCA, DISA, DIRM, FAFD.	093783	FCA	26.08.2001	31.12.2016	Jammu
4.	Rakesh Kumar Gupta B.Com, FCA, FAFD.	093301	FCA	29.01.2001	25.01.1996	Jammu
5.	Ram Kumar Gupta B.Com, FCA, DISA, FAFD.	097382	FCA	26.07.2004	26.07.1999	Jammu
6.	Tripti Khajuria B.Com, FCA, DISA	504467	FCA	18.02.2010	24.12.2004	Jammu
7.	Mandeep Singh B. Com., FCA, DISA	093477	FCA	08.02.2001	31.12.2008	Jammu





GUPTA GUPTA & ASSOCIATES LLP

CHARTERED ACCOUNTANTS
142/3, TRIKUTA NAGAR, JAMMU-180012

Tel.: - 0191-2472122, Mob. 9419143643
Email: - magotralalit@yahoo.co.in

8.	Nakul Saraf B. Com., FCA, FAFD.	541550	FCA	26.11.2021	31.12.2016	Jammu
9.	Vasu Gupta B. Com., FCA, FAFD.	537545	FCA	14.08.2020	24.09.2018	Jammu
10.	Akshun Gupta B. Com., FCA, FAFD.	550549	FCA	30.09.2023	24.09.2018	Jammu
11.	Akshay Magotra B. Com., FCA, FAFD.	559146	FCA	19.04.2025	07.03.2020	Jammu
12.	Nirbhay Sudan B.Com., ACA	568805	ACA	05.08.2022	01.05.2023	Jammu
13.	Aman Mahajan B.Com., ACA	580436	ACA	22.03.2025	24.03.2025	Jammu

b) Partners engaged in work of this firm and also doing independent practice, having partnership in other firm/firms, or are employed in any business organization or Audit Firm.

Nil

PARTICULARS OF PAID CHARTERED ACCOUNTANTS EMPLOYED FULL TIME WITH THE FIRM (Not holding Certificate of Independent Practice nor engaged in any other work)

S.No.	Name of the Employee	Membership Number	Whether FCA/ACA
	Nil		

POSITION OF STAFF (Excluding Paid Chartered Accountants)

Location	Articled/Audit Clerks	Paid Audit/ Computer Assistants	Others	Total
Head Office	15	3	7	25
Branch	0	0	0	0
Total	15	3	7	25

BANKING SECTOR EXPERIENCE

Statutory Central Auditors for the following: -

S.no.	Name of the Bank	Number of Years
1.	United Bank of India	1
2.	The Jammu & Kashmir Bank Limited	10
3.	State Bank of Patiala	7
4.	Ellaquai Dehati Bank	1
5.	The Citizen's Co-op. Bank Limited	3
6.	Jammu Rural Bank	4
7.	The Jammu Central Co-op. Bank Limited	1



Annexure B

1	Name of Audit Firm	JCR & CO. LLP															
2	Address	Srinagar Branch: 2nd Floor, Corner Building, Opp. Hope Medicate, Ziyarat Batamaloo, Srinagar-190009 Head Office: Level III, Raval House, 18th Road, Khar West, Mumbai 400052															
	Contact Person	RAKESH KAUSHIK, MITESH CHHEDA															
	Mobile/Landline	9820151005/8779607392, 9867366652															
	Email ID	rakesh@jcrco.in mitesh@jcrco.in jcrcoindia@gmail.com															
3	Year of Establishment	1972															
4	Branch offices details	Ahmedabad, Bengaluru, Chennai, Delhi, Pune, Rajkot, Srinagar, Surat, Vadodara															
5	Number of Partners	16															
6	CISA/ISA Qualified Partners	5															
7	Number of Employees	102															
8	Details of Experience as Statutory Central Auditor of Public Sector Banks i.e. Name of Bank and year of Audit	<table><tr><th>NAME OF THE BANK</th><th>YEAR OF AUDIT</th></tr><tr><td>Jammu & Kashmir Bank</td><td>2023-24 & 2024-25</td></tr><tr><td>Bank of Maharashtra</td><td>2001-02 to 2004-05 2009-10 to 2011-12</td></tr><tr><td>Dena Bank</td><td>1998-99</td></tr><tr><td>State Bank of Mysore</td><td>1988-89</td></tr><tr><td>State Bank of Saurashtra</td><td>1989-90 & 1990-91</td></tr><tr><td>Exim Bank of India</td><td>2018-19 to 2020-21</td></tr></table>		NAME OF THE BANK	YEAR OF AUDIT	Jammu & Kashmir Bank	2023-24 & 2024-25	Bank of Maharashtra	2001-02 to 2004-05 2009-10 to 2011-12	Dena Bank	1998-99	State Bank of Mysore	1988-89	State Bank of Saurashtra	1989-90 & 1990-91	Exim Bank of India	2018-19 to 2020-21
NAME OF THE BANK	YEAR OF AUDIT																
Jammu & Kashmir Bank	2023-24 & 2024-25																
Bank of Maharashtra	2001-02 to 2004-05 2009-10 to 2011-12																
Dena Bank	1998-99																
State Bank of Mysore	1988-89																
State Bank of Saurashtra	1989-90 & 1990-91																
Exim Bank of India	2018-19 to 2020-21																
9	Areas of Expertise	Audit & Assurance, Ind AS Consultancy, Management Audits, Financial Due Diligence, Regulatory Inspections, Forensic Audit, Advisory services, Mergers & Acquisition, Demergers & Restructuring, GST Audit, Transfer Pricing and Tax Consultancy including Litigations and Specialised Monitoring, Transaction advisory, etc.															

Annexure C

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	9811215123	
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
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 0191-2474300 <u>Branch Office at LUDHIANA</u> Opp Dayanand Medical College (Old) Civil Lines, Ludhiana (Punjab) – 141 001
3.	Office Telephone Number (s)	Head Office : Mobile: 09419143334 Contact Person : Vinay Saraf, Branch Office : Contact Person : Ashok Gupta, 09815399059 Kuldeep Sharma 09815100337
4	E-mail Address	gsajammu@gmail.com surinderashu@hotmail.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	01466N
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	01AAAFG6488J1ZD 03AAAFG6488J1ZX
11	C A G Empanelment No.	SPJ - 099
12	Unique Code RBI	280170 (Category I)
12A	MEF	10548
13	Permanent Account No.	AAAFG6488J
14	Number of Partner	12 (TWELVE)

15	Name, qualification, membership number, year and other details (DISA qualification may also be mentioned)					
S. No.	Name of Partners	Contact No.	Educational Qualification	Membership No.	Date of COP	Brief Profile
1.	Ashok Gupta	98153 99059	B Com, FCA	17244	15.09.1975	Full Time
2.	Kuldeep Sharma	981510 0337	B Com,FCA	80109	21.08.1976	Full Time
3.	Vinay Kumar Mehndiratta	991523 7380	B.Com;FCA	80127	29.10.1979	Full Time
4.	Vinay Saraf	941914	BCom;FCA DISA,FAFD(ICAI)	87262	19.07.1988	Full Time



		3334				
5.	Surinder Gandotra	941914 1077	B.Sc;FCA	87768	24.01.1989	Full Time
6.	Dhananjay Sharma	842775 5665	B.Com:FCA DISA (ICAI)	531165	08.04.2013	Full Time
7	Gurneet Singh Bhan	959200 9300	B.Com:ACA DISA (ICAI)	532675	02.09.2013	Full Time
8.	Himanshu Gupta	979602 0006	B.Com:FCA	551370	25.10.2018	Full Time
9.	Sumant Prakash	931006 7090	B.Com:FCA	501362	23.11.2019	Full Time
10	Munish Bhanot	981411 0697	FCA	090760	31.08.1992	Full Time
11	Salil Gupta	998866 6642	ACA	555397	26.09.2019	Full Time
12	Lavish Gupta	959692 8508	ACA	571401	13.02.2023	Full Time

15A	Paid Chartered Accountant					
1	Aashil Mahajan	969735 2733	ACA	568218		Full Time



29-09-2025