

**Jammu & Kashmir Bank Limited**

Corporate Headquarters  
M A Road, Srinagar 190001  
Kashmir, India  
CIN: L65110JK1938SGC000048

T +91 (0)194 248 3775 W [www.jkbank.net](http://www.jkbank.net)  
F +91 (0)194 248 1928 E [board.sectt@jkbmail.com](mailto:board.sectt@jkbmail.com)



**Board Secretariat**

Ref:-JKB/BS/F3652/2019/285  
Date: 22<sup>nd</sup> July, 2019

**National Stock Exchange of India Ltd**  
Exchange Plaza 5<sup>th</sup> 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 email dated 22<sup>nd</sup> July, 2019, we are enclosing herewith a brief profile of Mrs. Rajni Saraf, Chief Financial Officer of the Bank.

This may kindly be taken on record.

Thanking you

Yours faithfully  
For The Jammu & Kashmir Bank Ltd.

(Mohammad Shafi Mir)  
Company Secretary

**Board Secretariat**



**PROFILE OF MRS. RAJNI SARAF**

|               |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name          | Mrs. Rajni Saraf                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Date of Birth | 07.06.1962                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Qualification | M.Com (University Topper), CAIIB                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Experience    | Mrs. Rajni Saraf joined the services of the Bank as a Probationary Officer in the year 1986 and has held various important and senior positions in her career that spans over 3 decades. She has served the Bank in different capacities at Branch, Cluster, Zonal and Corporate Levels across the operational geography of the Bank. Her areas of expertise include Branch Operations, Credit, Strategy, Supervision & Control and Risk Management. |