

**Board Secretariat**Ref:-JKB/BS/F3652/2023/486  
Date: 04<sup>th</sup> October, 2023**National Stock Exchange of India Limited**  
Exchange Plaza 5<sup>th</sup> Floor  
Plot No. C/1 G-Block  
Bandra Kurla 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,

In continuation to our letter no. JKB/BS/F3652/2023/480 dated 30<sup>th</sup> September, 2023 regarding Appointment of Statutory Central Auditors, we hereby submit the details of Statutory Central Auditors as per the SEBI Circular dated September 09, 2015:

Name of Audit Firm	Date of Appointment/Expiry of term
<b>Appointment</b>	
1. M/s Gupta Gupta & Associates LLP 2. M/s Lunawat & Co. 3. M/s JCR & Co. LLP	September 29, 2023
<b>Expiry of Term</b>	
1. M/s Dharam Raj & Co. 2. M/s O Aggarwal & Co. 3. M/s Arora Vohra & Co.	September 29, 2023

The profiles of newly appointed Statutory Central Auditors are enclosed.

This is for your information and appropriate dissemination.

Thanking you

**Yours faithfully**  
**For Jammu and Kashmir Bank Limited**

**(Mohammad Shafi Mir)**  
**Company Secretary**



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## Profile of Statutory Central Auditors

## 1. M/s Gupta Gupta &amp; Associates LLP

Name of Audit Firm	M/S Gupta Gupta & Associates LLP	
Address	142 Sector 3, Trikuta Nagar, Jammu	
Contact Person	Lalit Kumar Magotra	
Mobile/landline	941943643	
Year of establishment	1971	
Branch office details	1. 28/11, Ground Floor, White Town House, DLF Phase III, GURUGRAM-122002 2. 45 D/C, BACK LANE, GANDHINAGAR, JAMMU - 180004	
Number of partners	12	
Cisa/isa qualified partners	5	
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
	State Bank of India	2003-04 to 2006-07
	State Bank of Patiala	2010-11 to 2012-13
	United Bank of india	2019-20
	The J&K Bank Limited	1997-1998 to 2000-01
	The J&K Bank Limited	2005-06 to 2008-09
Areas of Expertise	Central Statutory Auditors of Banks, Audit of Public Sector Undertakings, IND AS and allied fields	
Reason for change	Appointment	
Date of Appointment	29-09-2023	
Term of Appointment	1 year	



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### 2. M/s Lunawat & Co.

Name of Audit Firm	M/s Lunawat & Co.
Address	313 - 315, 2 <sup>nd</sup> Floor, A-6 Paschim Vihar New Delhi-63
Contact Person	CA Ramesh Kumar Bhatia
Mobile/landline	9953508197, 9868158995
Year of establishment	1968
Branch office details	Delhi, Mumbai & Jammu
Number of partners	10
CISA/ISA qualified partners	4
Number of employees	34
Details of experience as statutory central auditors of the public sector bank i.e. Name of bank and year of audit	Oriental Bank of Commerce during September 2014 to June 2017
Areas of Expertise	Credit & Risk
Reason for change	Appointment
Date of Appointment	29-09-2023
Term of Appointment	1 year



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### 3. M/s JCR & Co. LLP

Name of Audit Firm	M/s JCR & Co. LLP		
Address	Level III, Raval House, 18th Road, Khar West, Mumbai 400052		
Contact Person	MITESH CHHEDA		
Mobile/landline	9867366652		
Year of establishment	1972		
Branch office details	Ahmedabad, Bengaluru, Chennai, Delhi, Pune, Rajkot, Srinagar, Surat, Vadodara, Vapi		
Number of partners	20		
CISA/ISA qualified partners	3		
Number of employees	60		
Details of experience as statutory central auditors of the public sector bank i.e. Name of bank and year of audit	NAME OF THE BANK	YEAR OF AUDIT	
	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	
Areas of Expertise	Audit & Assurance, Ind AS Consultancy, Management Audits, Financial due Diligence, Regulatory Inspections, Forensic Audit, Advisory services, Mergers Demergers & Restructuring, GST Audit, Transfer Pricing and Tax Consultancy and Specialised Monitoring		
Reason for change	Appointment		
Date of Appointment	29-09-2023		
Term of Appointment	1 year		