

Customer Service Policy

Chapter 4:

Customer Grievance Redressal

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I. Introduction

Business always starts and closes with customers and hence the customers must be treated as the King of the market. All the business enhancements, profit, status, image etc. of the organization depends on customers. Hence it is important for all the organizations to meet all the customers' expectations and ensure that every customer is a satisfied customer. It can only be attained if the customer has an overall good relationship with the Bank. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, more the customer satisfaction more is the business and the bonding with the customer.

II. Objectives:

Customer complaints are part of the business life of any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction would spoil bank's name and image. The bank's policy on Grievance Redressal follows the under noted principles/objectives:-

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business, if handled otherwise.

The Bank employees must work in good faith and without prejudice to the interests of the customer. The Bank shall also ensure that all employees concerned are informed about the complaint handling process and its subsequent updates.

The customer complaint arises due to:

- a. The attitudinal aspects in dealing with customers
- b. Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer is having full right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. If customer's complaint is not resolved within given time or if he is not satisfied with the solution provided by the bank, he can approach Banking Ombudsman with his complaint or other legal avenues available for grievance Redressal.

1. Definition of Query, Complaint and Representation:

The Bank will clearly differentiate between Queries, Complaints and Representations so that customer issues are logged accurately.

1.1 Query: Any doubt/ enquiry/ request (e.g. deliverables, services and waivers) is a query. Customer enquiring/ checking / cross checking/ status before the expiry of specified turnaround time (TAT) for service/ deliverables come within the scope of query.

1.2 Complaint: A Complaint is:

- a) A grievance/ protest/ grumble
- b) Customer disputing about services/ products/ processes
- c) An error committed at Business Unit level, in respect of attitudinal aspects or inadequate arrangements made available or gaps in services.
- d) Any Query not responded within turnaround time.

1.3 Representation: A Representation is a request made by a person or a group of persons asking for some relaxations while availing services from the Bank.

Illustrative examples:

S.No	QUERY	COMPLAINT	REPRESENTATION
1	Any doubt / enquiry / request (e.g. deliverables, services, waivers)	Non collection or inordinate delay in the collection of cheques, drafts, bills etc.	Waiver of Interest in a loan account.
2	Customer enquiring /checking cross checking / status before the expiry of specified TAT for service/ deliverables	Delay in remittance / transfer of funds/ operation of accounts	Waver of minimum balance charges.
3	Non-receipt of Credit/ Debit card/ PIN (within TAT) / statement (1st time)	Delay in opening of accounts /furnishing of statement of accounts or delay in completion of pass book	Reduction of Interest rates while sanctioning loans.
4	Query on application status (Within TAT)	Difficulties experienced in issuance of duplicate drafts	Waiver of NEFT / RTGS/DD / PO charges
5	Query on Pension disbursement, TDS on Pension, Submission of Pension documents, Pension revisions.	Cash not dispensed/ less cash dispensed from ATM etc	

2. Grievance Matrix: The grievance escalation matrix of the Bank shall be as follows:-

i. Level I: Branch Head

The complaint registered against the Business Unit should be acknowledged by the Branch Head. Branch Head or the officer designated by Business Unit Head should

register the complaint in the 'Customer Service Request Tracking System' (CSRTS) so that the acknowledgement goes to the complainant instantly with unique ID number for future reference. Alternatively customers can drop their complaint/feedback in the boxes made available at Business Units.

TAT for resolution of Grievance at Branch Level: 05 working days.

ii. Level II: Zonal Head

The complaint if not resolved within the stipulated time, should escalate to Zonal Head of the respective zone through CSRTS where Incharge Customer Care Department should get details of the complaint from respective branch and try to resolve the complaint within next 05 working days from the date of escalation to the satisfaction of the complainant and close the call.

TAT for resolution of Grievance at Zonal Level: 05 working days.

iii. Level III: Customer Service, CHQ

If the complaint still remains unresolved then the complaint shall escalate to Customer Service, CHQ through CSRTS for redressal of the grievance to the best satisfaction of the complainant. Customer can also register complaint/ grievance through grievance redressal portal on Bank's website www.jkbank.com; which will land in the concerned department at Corporate Headquarters for redressal under intimation to Customer Service, CHQ. Customer will receive the acknowledgement instantly and Unique ID number for future reference.

TAT for resolution of Grievance at CHQ Level: 05 working days.

iv. Level IV: Internal Ombudsman: Internal Ombudsman will handle the complaints that have already been examined by Bank's Internal Grievance Redressal Mechanism and have remained partially or wholly un-addressed. Bank has established a system of auto-escalation of complaints that are partly or wholly rejected by the Bank's Internal Grievance Redressal Mechanism to the Internal Ombudsman through Complaint Management Software (CSRTS) for a final decision. Such complaints are to be internally escalated to Internal Ombudsman within two weeks of complaint, before conveying the final decision to the complainant within a period of 30 days from the receipt of complaint.

v. Level V: Banking Ombudsman: If the complaint still remains unresolved or the complainant is not satisfied with the resolution provided by the Bank within a period of 30 days, then the customer may approach Banking Ombudsman of competent jurisdiction appointed by RBI under Banking Ombudsman Scheme 2006 (As amended

up to July 01, 2017) whose name and address is mentioned in the Branch notice board and also on the bank's website www.jkbank.com

Other Sources of Grievances: Apart from direct grievances from customers, grievances received through various regulatory bodies including Reserve Bank of India, Banking Ombudsman, Government of India & Consumer Helpline shall be handled centrally by Customer Service, CHQ.

Mode of response: Bank shall ensure that the mode of response is as per the mode of customer intimation received. Cases received through e-mail shall be responded through e-mail.

3. Internal Machinery to handle Customer complaints/ grievances

3.1 Internal procedures: -

- i. If customer wants to make a complaint, we will tell him how to do this and what to do if he is not satisfied with the outcome. Our staff will help the customers to the best of their satisfaction with any queries they have.
- ii. We have installed 'complaint boxes' at every Business Units where customers can drop their complaints/feedback.
- iii. Customers can email their complaint(s) / feedback at iamlistening@jkbmail.com/ jkbcustomercare@jkbmail.com or can use our website www.jkbank.com for sending their complaints/feedback. Bank shall provide them a complaint reference number and keep them informed of the progress within a reasonable period of time. Customers can also lodge complaint over phone on [0194-2481999](tel:0194-2481999).
- iv. For any queries, customer can contact on Bank's Toll Free Number [1800-890-2122](tel:1800-890-2122).
- v. On receiving the complaint, we will send written acknowledgement to the customer.
- vi. We will send customer our final response within thirty days and will inform him that if he is not satisfied, he can approach Banking Ombudsman (BO).

Banking Ombudsman:

If the complaints are not resolved within 30 days or in case the customer is not satisfied with the service or redressal provided by the bank, he can also approach the Banking Ombudsman (BO). Complaints be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017.

4. Customer Service Committee of the Board

The Bank has constituted a sub-committee of the Board known as 'Customer Service Committee' with the objective of bringing improvements in the quality of customer service and to examine any other issues having a bearing on the quality of customer service rendered. The sub-committee is responsible for supervising and reviewing the grievance redressal mechanism of the Bank. The sub-committee would also be supervising and reviewing the functioning of Standing Committee on Customer Service. Further, detail of complaints with its analysis is placed before Customer Service Committee of the Board on quarterly basis.

5. Standing Committee on Customer Service

The Bank has also constituted a 'Standing Committee on Customer Service', which is responsible for implementation and compliance of the 'Code of Banks Commitment to Customers'. The committee consists of official and non-official members. The official members include the top management of the Bank and non-official members include the public representation so as to put forth before the Standing Committee the day-to-day issues faced by the common customers and their resolution. The non-official members have been included in the standing committee so as to enable an independent feedback on the quality of customer service rendered by the Bank. The committee is entrusted with the following functions.

- (i) Evaluate feedback on quality of customer service received from various quarters and also review comments/feedback on Customer Service.
- (ii) The committee would be responsible to ensure that the bank follows all regulatory instructions regarding customer service. Towards this, the committee would obtain necessary feedback from Business Unit Heads/ Zonal Heads.
- (iii) The committee would also consider unresolved complaints/grievances referred to it by functional heads responsible for Redressal and offer their advice.
- (iv) The committee would submit report on its performance to the Customer Service Committee of the Board at quarterly interval.

6. Nodal Officer and other designated officials to handle complaints and grievances

The Bank has designated Executive President/ President, Customer Service, CHQ as the Chief Nodal Officer who will be responsible for the implementation of Customer Service and complaint handling for the entire bank. Besides the Chief Nodal Officer, the Bank has also designated Zonal Heads of the respective Zones as Nodal Officers who will be handling complaints/ grievances in respect of Business Units falling under their control. The list of Nodal Officers for resolution of Customer Grievances is placed on notice boards in the business units and is also available on our Bank's web-site www.jkbank.com.

7. Resolution of Grievances

Business Unit Head is responsible for the resolution of complaints/ grievances in respect of Customer Service rendered by the business unit. He would be responsible for ensuring closure of all complaints received at the business units. It is his foremost duty to see that the complaint is resolved to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issue. If the Business Unit Head feels that it is not possible at his level to solve the problem he can refer the case to the Nodal Officer at Zonal Office for guidance. Similarly, if the Nodal Officer at Zonal office finds that he is not able to solve the problem, he may refer such cases to the Chief Nodal Officer at the Corporate Office. Business Units and Zonal Offices must send action taken report on complaints to the Customer Services, CHQ at the end of every quarter.

Time lines for compensation for financial losses to the customers which they may incur due to deficiency in the services offered by the bank through various Banking Channels, are depicted against each:

S.No.	Banking Channel	Compensation timeline/ Rate
1	Unauthorized/ Erroneous Debit	7 working days
2	ECS direct debits/other debits to accounts	Immediately after reporting
3	Credit Card activation charges	Immediately after reporting

4	Payment of Cheques after Stop Payment Instructions	2 working days
5	Foreign Exchange Services	Within 7 days of the credit received in Nostro account
6	Payment of Interest for delayed Collection of Outstation Cheques	<ul style="list-style-type: none"> • SB rate for the period of delay beyond stipulated time. • TDR rate for the corresponding period of delay from 14 to 90 days. • 2% above TDR rate for delays exceeding 90 days. • Rates applicable to loans shall be given for the period of delay in collection of cheques meant for credit to loan account of the customer. • For extraordinary delays, interest will be paid 2% above the rate applicable to the loan account.
7	Compensation for loss of instrument in Transit	The Bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque. Besides, the bank will compensate the account holder in respect of instruments lost in transit as per rates specified under S.No. 6 above.
8	Issue of Duplicate Draft and Compensation for delays	Bank will issue duplicate draft within 15 days of receipt of such request. For delay beyond the above stipulated period, interest at the rate applicable for Fixed Deposit of corresponding period will be paid as compensation.

9	Violation of the Code by banks agent	Bank will communicate the findings to the customer within 7 working days from the date of receipt of complaint.
10	Lenders liability; Commitments to borrowers	Bank would return to the borrowers all the securities/documents/title deeds to mortgaged property within 15 days of repayment of all dues. Bank will compensate the customer for monetary loss suffered, if any, due to delay in return of the same.
11	ATM Failure	The TAT for the failed ATM transactions as per NPCI guidelines is T+5 calendar days from the date of transaction. Further, in case any failed ATM transaction is not reversed within defined TAT period, Bank shall pay compensation of Rs.100/- per day after the expiry of TAT to the aggrieved customer.
12	Insurance	Bank shall take adequate steps for redressal of the grievances of the customers related to Insurance products within 14 days of the receipt of such complaints.

8. Customer Service Request Tracking System (CSRTS):

Bank has adopted the centralized 'Customer Service Request Tracking System' which provides a secure and centralized platform for receiving complaints and then tracking and storing all subsequent documentation pertaining to investigation and correction of the problem. The system makes the search and retrieval of complaints and related data easy. One important feature of module is that the acknowledgement goes to requestor on the registered Email ID & mobile number as soon his request/ communication is registered in the system and a unique reference ID is generated and conveyed to the customer for future reference. The system also has MIS option and can be used to get details and current status of the complaints/ Service Requests on the basis of various criteria such as:

- Date Range i.e. Complaints/ Service Requests raised between two dates.
- Complaints/ Service Requests raised to/ by all or particular Zone/ Department for a date range.
- Complaint/ Service Request received under all/ particular Source/ particular category/ particular sub-category.

With this the Bank not only ensures that all the issues are recorded and resolved, but also ensure effective monitoring/escalation mechanism to the senior functionary in case of grievance not resolved within defined timelines

9. Interaction with customers

The Bank recognizes that customer needs, expectations and grievances can be better appreciated through personal interaction of customers with the staff at the operations level, since the feedback from customers would be valuable input to meet customer expectations and making improvements in products and services offered by the Bank.

In compliance to the regulatory guidelines, all the Business Units of the Bank have been advised to constitute a Customer Advisory Forum at their level and hold customer meets at monthly intervals so as to receive customer feedback about the quality of Customer Services offered. The mechanism also serves as a grievance redressal tool at the grass root level.

9.1 Executive's Visit to Rest of India.

The Executives (Executive Presidents/ Presidents) to accommodate in their schedule at least one meeting at the Business Unit whenever they visit a Zone in Rest of India. Every Zone to hold at least one such meeting per quarter and every Executive to have at least one such visit/meeting to his credit during the quarter.

9.2 Executive's Visit within the Union Territories of J&K and Ladakh

1. Executive President(s) /President(s) to make surprise visits to anyone of the Business Units in a month as per their convenience.
2. Executive President(s)/ President(s) to preside over in one of the 'Customer Meets' mandatorily to be organized by each Zone per quarter.

The thrust area of such visits will be 'Customer Service and Satisfaction' besides overall functioning and business of the Zone/BU.

“Customer Advisory Forum” at the Business Unit level shall have the following members:-

- Business Unit Head
- Hall In charge
- Another senior official of the Business Unit, preferably Incharge Advances.
- 15-20 selected customers of the Business Unit from all categories which should include at least one pensioner.

The Business Unit Head to ensure that the suggestions made by the valuable customers in the CAF meetings, which are in the interests of overall improvement of Customer Service and are within the powers of the concerned Branch Head, are implemented within a period of one month in letter and spirit. However, the suggestions made by our valuable customers, which are not within the competence of the Business Unit Head for implementation, should be referred to the next Higher Authority immediately.

It is mandatory on the part of the Business Unit Heads to draw up/ prepare the agenda for such meetings, record the minutes, review the previous meeting and have follow up action wherever required. The Business Unit Head must convene the said meeting at least once in a month and forward the minutes of the meeting to their respective Higher Authority, who after recording comments/ observations, shall forward to Customer Service, CHQ within 15 days of the quarter end.

Zonal Heads are responsible to strictly monitor holding of CAF meetings at the BUs falling under their jurisdiction and ensure compliance of the instructions/ directions. Moreover, Snap Inspection reports should also record information regarding CAF meetings conducted by the business unit. Snap inspection reports should also record the action taken on the feedback/complaints/ suggestions made by the customers during CAF meetings and also the number of meetings Business Unit has conducted during the quarter.

10. Sensitizing operating staff on handling complaints

It shall be the endeavor of the Bank to train staff for handling customer complaints and provide time bound redressal of customer grievances to the best satisfaction of the customers as bank’s policy and regulatory guidelines. Zonal Nodal Officers shall give feedback on training needs of staff to HRD Division at Corporate Headquarters and HRD Division shall make necessary arrangements for training the staff on Customer Service, handling of complaints and proper customer grievance redressal.

11. BCSBI

As per the directions of RBI, Banking Codes and Standards Board of India (BCSBI) has stopped its operations. Therefore, customers may approach the Bank for redressal of any grievance and in case of non-redressal of complaints, approach Banking Ombudsman Office by following the procedure.

Disclosure

The policy shall be available on Bank's Intranet Homepage under policies section as well as on Bank's Website for the information of Customers in compliance to RBI's Master Circular on Customer Services.

IV. Ownership & Review of the Policy

The ownership of the policy shall lie with Customer Service and shall be subject to review.

Review of the policy will be put up to the Board for approval after 3 years. Approved Policy & Guidelines shall remain in force till next review.

In case of exigencies and to be in line with regulatory / statutory guidelines the MD & CEO is empowered to approve changes / modifications/ amendments/ relaxations/ exemptions, if any, required to be made in the policy and same will be placed before the Board for ratification.

Any guideline(s) issued by Regulator/s with regard to Customer Rights, Customer Compensation, Customer Protection and/ or Customer Grievance or any other matter dealt with by this Policy shall be deemed to be part & parcel of this policy for operational purpose with immediate effect. A note regarding such directive shall be placed before Board for information.

Integrated Ombudsman Scheme, 2021

A Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of the Banking Regulation Act, 1949 (10 of 1949), Section 45L of the Reserve Bank of India Act, 1934 (2 of 1934), Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007) and Section 11 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

The Scheme shall apply to the services provided by a Regulated Entity in India to its customers under the provisions of the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the Payment and Settlement Systems Act, 2007, and the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

Salient features of the Integrated Ombudsman Scheme, 2021

- It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- The Scheme has done away with the jurisdiction of each ombudsman office.
- A Centralised Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director Incharge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

Complaints can be filed online on <https://cms.rbi.org.in>. Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format. Additionally, a Contact Centre with a toll-free number - 14448 (9:30 am to 5:15 pm) - is operational.

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**Address and Area of Operation of Nodal Officers
of the Bank for resolution of Customer Grievances**

S No	Zone	Address details of Nodal Officer	Nodal Officer
1.	Srinagar	Zonal Office M.A Road Srinagar 190001(J&K) Phone(LL): 0194-2471042 2452658, 2471723, 2484008. Email: united@jkbmail.com	Zonal Head Mr. Shabir Ahmad Bhat email: shabir.a.bhat@jkbmail.com 7006512854
2.	Budgam	Zonal Office Industrial Estate Zainakote, Srinagar 190012(J&K) Phone(LL): 0194-2497735, 2497736, 2497734 Email: zoktwo@jkbmail.com	Zonal Head Mr. Sajad Hussain Malik email: sajad.malik@jkbmail.com 9819263336
3.	Baramulla	Zonal Office Amargarh, Sopore 193201(J&K) Phone(LL): 01954-223595, 223596. Email: zobara@jkbmail.com	Zonal Head Mr. Arshad Hussain Dar email: arshad.hussain@jkbmail.com 8493083821

4.	Pulwama	<p>Zonal Office</p> <p>J&K Bank Building</p> <p>Pulwama 192301(J&K)</p> <p>Phone(LL): 01933-241204, 242226</p> <p>Email: zopull@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Tariq Ali</p> <p>email:tariq.ali@jkbmail.com</p> <p>9906664848</p>
5.	Anantnag	<p>Zonal Office</p> <p>Bakshiabad, Anantnag 192101 (J&K)</p> <p>Phone(LL): 01932-2227340</p> <p>Email:zoksou@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Tasaduq Ahmad Dar</p> <p>email:tasaduq.dar@jkbmail.com</p> <p>9596355066</p>
6.	Jammu	<p>Zonal Office</p> <p>Rail Head Complex Jammu</p> <p>Phone(LL):0191-247102-25</p> <p>Email: couple@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Rajesh Dubey</p> <p>email:rajesh.dubey@jkbmail.com</p> <p>7006678594</p>
7.	Kathua	<p>Zonal Office</p> <p>Kathua Near Forest Protection Office</p> <p>Hatli Morh Kathua 184102</p> <p>Phone(LL): 01922-234663</p> <p>Email: zajtvo@jkbmail.com</p>	<p>Zonal Head</p> <p>Mr. Sanjeev Kumar</p> <p>email: Sanjeev.kumar@jkbmail.com</p> <p>9419163062</p>

8.	Doda	Zonal Office Khan's Plaza, Near Dak Bungalow, Doda, Jammu & Kashmir. Pin-182202 Phone(LL):01996-233589 Email: zoudam@jkbmail.com	Zonal Head Mr. Fayaz Ahmad Bhat email: fayaz.bhat@jkbmail.com 9945477795
9.	Udhampur	Zonal Office Near Sanson Petrol Pump, Domail Udhampur-182101. Phone(LL):01992270367 Email: zjnone@jkbmail.com	Zonal Head Mr. Rajesh Gupta email: rajesh.gupta@jkbmail.com 9419139852
10.	Rajouri	Zonal Office Muradpur, Rajouri, J&K- 185131 Phone(LL): 01962-253060, 253454 Email: zorajo@jkbmail.com	Zonal Head Mr. Satish Kumar email: kumar.satish@jkbmail.com 9419165522
11.	Ladakh	Zonal Office Opposite Tourist Information Centre, Main Bazaar, Leh Phone(LL):01982-252023, 252130 Email: priest@jkbmail.com	Zonal Head Mr. Dorjey Angchuk email: dorjey.angchuk@jkbmail.com 9596858918
12.	Delhi	Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: favour@jkbmail.com	Zonal Head Mr. Rakesh Magotra email: rakesh.magotra@jkbmail.com 9419191974

13.	Mumbai	Zonal Office National Business Centre 1 st & 2 nd Floor, Bandra Kurla Complex Bandra East Near Asian Heart Hospital Besides JSW 4000051 Phone(LL):022-26384200, 26384100 Email: sketch@jkbmail.com	Zonal Head Mr. Raja Zaffer Khan email: rzkhan@jkbmail.com 7889953245
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Address of Principal Nodal Officer of the Bank

Mr. Syed Shafat Hussain Rufai

General Manager

Contact No: 0194-2502906

email: shafat.rufai@jkbmail.com

Address: Office of the General Manager, Corporate Headquarters Srinagar.

Address and Area of Operation of Nodal Officers under Banking Ombudsman Scheme

Address / details of the Nodal Officer under B.O.Scheme	Nodal Officer
<p>Mr. Vinod Kumar Sharma Deputy General Manager (S&C J&K and Ladakh) The Jammu & Kashmir Bank Ltd Zonal Office Rail Head Complex Jammu Phone: 0191-2471899 ; 9867834443 email:vinodsharma@jkbmail.com</p>	Union Territories of J & K and Ladakh
<p>Mrs. Kirti Sharma Deputy General Manager (S&C Rest of India) The Jammu & Kashmir Bank Ltd Zonal Office, Plot No. 132-134 Sector-44, Gurgaon (Haryana)- 122002 0124-4715800; 7840070010 email:kirti.sharma@jkbmail.com</p>	Rest of India.

Address of Internal Ombudsman of the Bank

Mr. Rajendra Kumar Nehra

Contact No: 0194 2502646

email: internalombudsman@jkbmail.com

Address: Office of the Internal Ombudsman,

Corporate Headquarters,

M.A.Road Srinagar, (J&K) 190001