

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

Zone	Address details of Nodal Officer	Nodal Officer
<b>Srinagar</b>	Zonal Office M.A Road Srinagar 190001(J&K) Phone(LL): 0194-2471042 2452658, 2471723, 2484008. Email: <a href="mailto:united@jkbmail.com">united@jkbmail.com</a>	Zonal Head Mr. Shabir Ahmad Bhat email: <a href="mailto:shabir.a.bhat@jkbmail.com">shabir.a.bhat@jkbmail.com</a> 7006512854
<b>Budgam</b>	Zonal Office Industrial Estate Zainakote, Srinagar 190012(J&K) Phone(LL): 0194-2497735, 2497736, 2497734 Email: <a href="mailto:zoktwo@jkbmail.com">zoktwo@jkbmail.com</a>	Zonal Head Mr. Saadut Hussain email: <a href="mailto:saadut@jkbmail.com">saadut@jkbmail.com</a> 9622009999
<b>Baramulla</b>	Zonal Office Amargarh, Sopore 193201(J&K) Phone(LL): 01954-223595, 223596. Email: <a href="mailto:zobara@jkbmail.com">zobara@jkbmail.com</a>	Zonal Head Mr. Imtiyaz Ahmad Bhat email: <a href="mailto:imtiyazbhat@jkbmail.com">imtiyazbhat@jkbmail.com</a> 8130982525
<b>Pulwama</b>	Zonal Office J&K Bank Building Pulwama 192301(J&K) Phone(LL): 01933-241204, 242226 Email: <a href="mailto:zopull@jkbmail.com">zopull@jkbmail.com</a>	Zonal Head Mr. Tariq Ali email: <a href="mailto:tariq.ali@jkbmail.com">tariq.ali@jkbmail.com</a> 9906664848

<b>Anantnag</b>	Zonal Office Bakshiabad, Anantnag 192101 (J&K) Phone(LL): 01932-2227340 Email: <a href="mailto:zoksou@jkbmail.com">zoksou@jkbmail.com</a>	Zonal Head Mr. Khursheed Muzaffar email: <a href="mailto:khursheed@jkbmail.com">khursheed@jkbmail.com</a> 9797071006
<b>Jammu</b>	Zonal Office Rail Head Complex Jammu Phone(LL):0191-247102-25 Email: <a href="mailto:couple@jkbmail.com">couple@jkbmail.com</a>	Zonal Head Mr. Rajesh Dubey email: <a href="mailto:rajesh.dubey@jkbmail.com">rajesh.dubey@jkbmail.com</a> 7006678594
<b>Kathua</b>	Zonal Office Kathua Near Forest Protection Office Hatli Morh Kathua 184102 Phone(LL): 01922-234663 Email: <a href="mailto:zojtwo@jkbmail.com">zojtwo@jkbmail.com</a>	Zonal Head Mr. Sanjeev Kumar email: <a href="mailto:Sanjeev.kumar@jkbmail.com">Sanjeev.kumar@jkbmail.com</a> 9419163062
<b>Doda</b>	Zonal Office Khan's Plaza, Near Dak Bungalow, Doda, Jammu & Kashmir. Pin-182202 Phone(LL):01996-233589 Email: <a href="mailto:zoudam@jkbmail.com">zoudam@jkbmail.com</a>	Zonal Head Mr. Fayaz Ahmad Bhat email: <a href="mailto:fayaz.bhat@jkbmail.com">fayaz.bhat@jkbmail.com</a> 9945477795
<b>Udhampur</b>	Zonal Office Near Sanson Petrol Pump, Domail Udhampur-182101. Phone(LL):01992270367 Email: <a href="mailto:zjnone@jkbmail.com">zjnone@jkbmail.com</a>	Zonal Head Mr. Rajesh Gupta email: <a href="mailto:rajesh.gupta@jkbmail.com">rajesh.gupta@jkbmail.com</a> 9419139852
<b>Rajouri</b>	Zonal Office Muradpur, Rajouri, J&K- 185131 Phone(LL): 01962-253060, 253454 Email: <a href="mailto:zorajo@jkbmail.com">zorajo@jkbmail.com</a>	Zonal Head Mr. Satish Kumar email: <a href="mailto:kumar.satish@jkbmail.com">kumar.satish@jkbmail.com</a> 9419165522

<b>Ladakh</b>	Zonal Office Opposite Tourist Information Centre, Main Bazaar, Leh Phone(LL):01982-252023, 252130 Email: <a href="mailto:priest@jkbmail.com">priest@jkbmail.com</a>	Zonal Head Mr. Dorjey Angchuk email: <a href="mailto:dorjey.angchuk@jkbmail.com">dorjey.angchuk@jkbmail.com</a> 9596858918
<b>Delhi</b>	Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: <a href="mailto:favour@jkbmail.com">favour@jkbmail.com</a>	Zonal Head Mr. Rakesh Magotra email: <a href="mailto:rakesh.magotra@jkbmail.com">rakesh.magotra@jkbmail.com</a> 9419191974
<b>Mumbai</b>	Zonal Office National Business Centre 1 <sup>st</sup> & 2 <sup>nd</sup> Floor, Bandra Kurla Complex Bandra East Near Asian Heart Hospital Besides JSW 4000051 Phone(LL):022-26384200, 26384100 Email: <a href="mailto:sketch@jkbmail.com">sketch@jkbmail.com</a>	Zonal Head Mr. Raja Zaffer Khan email: <a href="mailto:rzkhan@jkbmail.com">rzkhan@jkbmail.com</a> 7889953245

**Address of Principal Nodal Officer of the Bank**

**Mr. Syed Shafat Hussain Rufai**

General Manager

Contact No: 0194-2502906

email: [shafat.rufai@jkbmail.com](mailto: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**

**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](mailto:vinodsharma@jkbmail.com)

Union Territories of J & K and Ladakh

**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](mailto:kirti.sharma@jkbmail.com)

Rest of India.

## Address of Internal Ombudsman of the Bank

**Mr. Rajendra Kumar Nehra**

Contact No: 0194 2502646

email: [internalombudsman@jkbmail.com](mailto:internalombudsman@jkbmail.com)

Address: Office of the Internal Ombudsman,  
Corporate Headquarters,  
M.A.Road Srinagar, (J&K) 190001