



Board Secretariat

Ref:-JKB/BS/F3652/2026/076
Date: 15th July, 2026

National Stock Exchange of India Limited
Exchange Plaza 5th 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 MR. BANSI LAL SAINI AS CHIEF VIGILANCE OFFICER (CVO) OF THE BANK

Dear Sir's,

Pursuant to Regulation 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please be informed that the Bank has appointed Mr. Bansi Lal Saini as Chief Vigilance Officer (CVO) for a period of three (3) years with effect from today i.e. 15th July, 2026.

The details as required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 are enclosed herewith.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully

For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Board Secretariat

Details as required under the Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 are given below:

Name	Mr. Bansi Lal Saini
Reasons for change	Appointment
Date of Appointment/Cessation	July 15, 2026
Term of appointment	Three (03) Years
Brief Profile	Enclosed as Annexure I
Disclosure of relationship between Directors inter-se	NA
Confirmation on the debarment of person appointed as director	NA

BANSI LAL SAINI

Senior Banking Leader | Business Transformation | Audit & Risk

235/A Sainik Colony, Jammu (J&K) • +91-94191-87797

EDUCATION & PROFESSIONAL QUALIFICATIONS

Academic Qualification

B.Sc. (Bachelor of Science)

Professional Certifications

CAIIB | PGDCA | DIM

EXECUTIVE SUMMARY

A distinguished banking leader with over **30 years of leadership experience** at State Bank of India, culminating as **General Manager**. Brings deep expertise across large-scale business operations, financial inclusion, risk management, and audit frameworks. Proven track record of managing **high-value portfolios (₹1.5 lakh+ crore scale)**, **large teams (5,000+ workforce)**, and **extensive branch networks (500+ branches)** while delivering consistent growth, operational excellence, and regulatory compliance. In the final assignment as General Manager (Circle Audit Office, Delhi Circle), successfully positioned audit as a strategic driver of business sustainability.

CORE COMPETENCIES

▶ Business Growth & Development	▶ Audit, Risk Management & Regulatory Compliance
▶ Financial Inclusion & Govt Programme Implementation	▶ Internal Controls & Fraud Risk Management
▶ Retail, SME and Agriculture Banking	▶ Multi-Geography Leadership (Urban, Remote & Sensitive)
▶ Operational Excellence	▶ Stakeholder Engagement (RBI, NABARD, Govt Bodies)

PROFESSIONAL EXPERIENCE

General Manager | State Bank of India

September 1995 – September 2025

General Manager – Circle Audit Office, Noida — Risk Oversight Leadership | June 2023 – September 2025

- Spearheaded audit operations for **1,652 branches** of Delhi Circle (Delhi, Uttarakhand, and parts of Haryana & U.P.) — one of the Bank's largest and most critical regions.
- Led a large team of **Internal Auditors** supported by Processing Officers, ensuring high-quality and meaningful audit execution.
- Managed the **end-to-end audit lifecycle**, from compliance validation to closure, strengthening regulatory adherence.
- Oversaw **concurrent audit framework**, including large branches and currency chests.
- Strengthened **internal control systems, audit quality, and compliance culture** across the circle.

General Manager – Network II, Bhopal — *Large-Scale Business & Financial Inclusion Leadership* | 2022 – 2023

- Headed operations across **31 districts of Madhya Pradesh**, comprising 574 branches and 5,300+ employees.
- Managed a **business portfolio of ₹1.54 lakh crore**: Deposits ₹1.09 lakh crore | Advances ₹45,000 crore.
- Achieved **market leadership**: 32.84% share in deposits, 29.89% share in advances, CASA Ratio of 53.44%.
- Oversaw **5,300+ Customer Service Points (CSPs)**, driving large-scale financial inclusion.
- Ranked **#1 PAN India in Financial Inclusion** implementation, aligned with priorities of the Department of Financial Services, Ministry of Finance.
- Recognised and felicitated as **Member – Chairman Club**, SBI (Top Performer in CVE Category).

Deputy General Manager – Business & Operations, Noida — *High-Intensity Urban Banking Leadership* | 2021 – 2022

- Headed **200+ branches**, managing a business portfolio of **₹92,000 crore**.
- Led a workforce of **2,000+ employees** and supervised **764 CSPs**.
- Delivered strong performance in a **highly competitive NCR banking environment**.
- **Chairman Club Member** – SBI's highest performance recognition (Top Performer in CVE Category).

Deputy General Manager – Business & Operations, Uttarakhand (Dehradun) — *Challenging & Strategic Regional Leadership* | 2018 – 2021

- Managed **₹72,000 crore business portfolio** across **270 branches** in geographically sensitive terrain.
- Served as **Convenor – State Level Bankers' Committee (SLBC), Uttarakhand**.
- Played a key role in implementation of **government-sponsored schemes**.
- Received multiple recognitions from **RBI, NABARD, and State Administration**.
- **Chairman Club Member** – Top Performer in CVE Category.

Earlier Leadership Roles – Across India — *Remote, Strategic & Sector-Specific Exposure* | 1995 – 2018

- Led operations in challenging terrain of **Leh-Ladakh, Jammu & Kashmir, and Uttarakhand**, ensuring continuity in extreme conditions.
- Managed **agriculture & retail** business along with financial inclusion across central India.
- Delivered multiple **business turnarounds and growth acceleration initiatives**.
- Worked in operations across diverse geographies — from hilly terrain to Mumbai metro — spanning 28 of 30 years in service.

KEY ACHIEVEMENTS

- Managed **₹1.5 lakh+ crore business portfolio** at peak responsibility levels.
- Led **large-scale workforce (5,000+)** and **extensive branch networks (500+)**.
- Achieved **top national ranking in Financial Inclusion (PAN India)**.
- Consistent **Chairman Club Member** – SBI's highest performance recognition.
- Strengthened **audit and compliance culture** in critical banking zones across India.
- Successfully balanced **aggressive business growth** with **strong risk management**.

LEADERSHIP PROFILE

- Proven ability to align **business strategy with internal control mechanisms**.
 - Known for **decisive leadership, integrity, and execution excellence**.
 - Led large, multi-functional teams across diverse geographies and cultures.
 - Strong mentoring and **people development** orientation across career.
 - Proven ability to perform under pressure in **sensitive and high-stakes environments**.
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