




# The Jammu & Kashmir Bank Ltd.

Corporate Headquarters, M.A. Road, Srinagar.

## Jobs @ JK Bank

### RECRUITMENT OF BANKING ASSOCIATES

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEE: FROM 02-07-2020 TO 24-07-2020

-  The Jammu & Kashmir Bank Ltd. invites Application from Domicile of J&K-UT for appointment to the Banking Associate Posts.
-  Candidates are requested to apply Online on Bank's website <https://www.jkbank.com> under careers link.
-  Candidates selected will be posted anywhere in India.

1. Before Applying, Candidates are requested to ensure that they fulfill the eligibility criteria for the post as per advertisement.
2. The process of Registration is completed only when fee is deposited through On-line mode.
3. Candidates are advised to visit Bank's website <https://www.jkbank.com> under Careers link regularly for details and updates. No separate intimation / information etc. will be issued in case of any change /update.
4. Candidates who are Domicile of J&K-UT and had already applied pursuant to notification dated 06.10.2018 shall be eligible for the new recruitment process without any change in their eligibility criteria and need not to submit the Application forms afresh and shall be exempted from payment of Application fee / charges. Such candidates can edit/update their details through a separate link available on Banks website <https://www.jkbank.com> under careers link. Candidates can raise queries if required at <https://cgrs.ibps.in>.
5. **Category change is only allowed for those candidates who wish to edit their application and had registered as a General category and now want to change to reserved category.**
6. This recruitment covers eligible domicile candidates of J&K-UT only.
7. **Candidates who are residents of Ladakh-UT including those candidates from Ladakh who had already applied pursuant to notification dated 06.10.2018, shall be notified separately.**
8. The Reservation Rules applicable in J&K-UT shall apply for this recruitment process. For reservation rules, please refer to Jammu & Kashmir Reservation Act 2004 and amendments thereafter, including one issued by Government of Jammu & Kashmir, Social Welfare Department, Civil Secretariat, J&K Jammu Notification of Jammu dated 20th April 2020.
9. The domicile rules applicable in J&K-UT shall apply for this recruitment. For domicile rules, please refer to Government of Jammu & Kashmir, General Administration Department, Civil Secretariat, Jammu/Srinagar Notification of Jammu dated 18th May 2020.

Eligible candidates who aspire to join J&K Bank as Banking Associate are required to register on-line for the Recruitment Process. The aspirants have to appear in online test. Prospective candidates should apply carefully after reading the advertisement notice regarding the process of examination, eligibility criteria, online registration process, payment of prescribed application fee, pattern of examination, issuance of call letters etc. and ensure that they fulfil the stipulated criteria and follow the prescribed process.

## A. VACANCIES:

**Vacancies:** 1500 (One Thousand five Hundred).

Reservation as applicable in J&K-UT.

Sr.No.	Category	Reservation %
(a)	Scheduled Castes	8%
(b)	Scheduled Tribes	10%
(c)	Socially and Educationally backward classes (other than Scheduled Castes and Scheduled Tribes):	
(i)	Weaker and under privileged Classes/ Social Caste:	4%
(ii)	Residents of areas adjoining line of Actual Control (ALC)/ International Border (IB)	4%
(iii)	Residents of backward areas (RBA)	10%
(iv)	Pahari Speaking people (PSP)	4%
(v)	Economically Weaker Sections (EWSs)	10%
(d)	Physically Challenged Persons (PCP)*	4% (Horizontal Reservation)*

\* Refer Annexure I

**The tentative schedule of events is as follows:**

Activity	Dates
Submission of On-line Application	02.07.2020 to 24.07.2020
Payment of Application Fees/Intimation Charges (Online)	02.07.2020 to 24.07.2020
Edit/Modification of Application by candidates including those who have already applied pursuant to notification dated 06/10/2018.	05.07.2020 to 24.07.2020
Download of call letters for Online Examination	Shall be notified separately
Online Examination	Shall be notified separately
Result of Online exam	Shall be notified separately

Candidates are advised to regularly visit the authorized J&K Bank website <https://www.jkbank.com> under Careers link for details and updates.

## B. ELIGIBILITY CRITERIA

Candidates, intending to apply for the post of Banking Associates should ensure that they fulfil the minimum eligibility criteria specified by J&K Bank in this advertisement:

Candidates shall be required to produce the relevant documents in original and a photocopy in support of their identity and eligibility -pertaining to category, domicile, age, educational qualifications etc. as indicated in the online application form at the time of joining or at any stage of the recruitment process as required by the Bank. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of J&K-UT in this regard. Merely applying or appearing for on-line exam does not imply that a candidate will necessarily be offered employment in the bank. No request for considering the candidature under any category other than the one in which candidate has applied, will be entertained.

### I. Domicile of J&K-UT.

- 🌐 Candidate at the time of filling on-line application, will submit self-declaration of being domicile in terms of the Jammu and Kashmir Grant of Domicile Certificate (Procedure) Rules, 2020 as per format given under Annexure-II.
- 🌐 Selected candidates will have to submit the J&K-UT domicile certificate, issued by competent authority, at the time of joining.

### II. Age(As on 01-Apr-2020)

Minimum: 20 years Maximum: 30 years

i.e. A candidate must have been born not earlier than 02.04.1990 and not later than 01.04.2000 (both dates inclusive).

Relaxation in Upper age limit:

Sr. No.	Category	Age relaxation
1	Scheduled Castes/Scheduled Tribes	5 years
2	Socially and Educationally backward classes (other than Scheduled Castes and Scheduled Tribes):	3 years
	(i) Weaker and under privileged Classes/ Social Caste:	
	(ii) Residents of areas adjoining Line of Actual Control (ALC)/ International Border (IB)	
	(iii) Residents of backward areas (RBA)	
	(iv) Pahari Speaking people (PSP)	
3	Physically Challenged Persons (PCP)	10 years

Note:

- 🌐 The relaxation in upper age limit to SC/ST/Social-caste candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above for Physically Challenged persons.
- 🌐 The maximum age limit specified is applicable to General Category candidates and Economically Weaker (EWS) Category Candidates.
- 🌐 Candidates seeking age relaxation will be required to submit necessary certificate(s), issued by competent authority, in original/ copies at the time of joining or at any stage of the recruitment process as required by Bank.



### III. Educational Qualification

- 🌐 A Degree (Graduation) in any discipline from a University recognised by the Govt. of India or any equivalent qualification recognized as such by the Central Government.
- 🌐 The candidate must possess valid Mark-sheet / Degree Certificate that he/ she is a graduate on the day he / she registers online and indicate the percentage of marks obtained in Graduation while registering online.

Note:

- 🌐 All the educational qualifications mentioned should be from a University/ Institution/ Board recognised by Govt. Of India/ approved by Govt. Regulatory Bodies and the final result should have been declared on or before the day candidate registers online.
- 🌐 Proper document from Board / University for having declared the result on or before the day candidate registers online has to be submitted at the time of joining. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University/ Institute. In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- 🌐 Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA is awarded, the same should be converted into percentage and indicated in online application. The

candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

-  **Calculation of Percentage:** The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/year(s) by aggregate maximum marks (in all the subjects irrespective of honours / optional / additional optional subject, if any) multiplied by 100. This will be applicable for those Universities also where Class / Grade is decided on basis of Honours marks only.
-  **The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.**

## C. EXAMINATION STRUCTURE



I. The structure of the Examinations which will be conducted online are as follows:

Sr.No.	Name of Tests	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
1	English Language	30	30	20 minutes
2	Numerical Ability	35	35	20 minutes
3	Reasoning Ability	35	35	20 minutes
	Total	100	100	60 minutes

Candidates have to qualify in each of the three tests by securing cut off marks to be decided by J&K Bank. Required number of candidates will be selected in order of merit.

J&K Bank reserves the right to modify the structure of the examination which will be intimated through its website.

II. PROCESS FOR ARRIVING AT SCORES:

-  The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.
-  Scores up to two decimal points shall be taken for the purpose of calculations.

III. Penalty for Wrong Answers:

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question.

IV. Cut Off Score:

Each candidate will be required to obtain a minimum score in each test of Online Examination and also a minimum total score.

MARKS OBTAINED IN THE ONLINE EXAMINATION ONLY WILL BE CONSIDERED FOR FINAL MERIT LIST.

V. Abnormal Similarity of Responses / Copying Cases:

The bank will be analyzing the responses of all appeared candidates to detect abnormal similarity of responses. This is the standard practice for examinations of all the Banks/Organizations. Report is analyzed to arrive for necessary action/final decision.

VI. Examination Centres


Candidates will be required to give choice of Six (6) Centres, out of which at least three (3) centres must be situated outside J&K-UT. However, any centre, other than those opted by the candidates, can also be allotted. The examination centres are available at following locations:


#### Within J&K-UT


Pulwama	Jammu	Udhampur	Srinagar
Baramulla	Samba	Rajouri	


#### Outside J&K-UT

Delhi NCR	Patiala	Chandigarh/Mohali	Mumbai/Navi Mumbai/Thane
Amritsar	Pathankot	Jalandhar	Pune
Ludhiana	Bengaluru	Others if need arise	

 The examination will be conducted online in venues across many centres/cities as advertised in UT of J&K and other cities. For J&K-UT additional adjoining cities to J&K-UT may also be taken.


 No request for change of centre for Examination shall be entertained.


 J&K Bank reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.


 J&K Bank also reserves the right to allot the candidate to any centre other than the one he/ she has opted for.

Candidate will appear for the examination at an Examination Centre at his/ her/ their own risk and expenses and JK Bank will not be responsible for any injury or losses etc. of any nature

#### **Please note that candidates will not be permitted to appear for the Online Examination without the following documents:**

 Valid Call Letter for the respective date and session of Examination.

 Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter/ application form and

 Photocopy of photo-identity proof (as mentioned in (ii) above)


#### **Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination.**


The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the Online Examination is 1 hour the candidates may be required to be at the venue for about 2 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

### **D. IDENTITY VERIFICATION**

#### **i) DOCUMENTS TO BE PRODUCED**

In the examination hall, the call letter along with original and a photocopy of the candidate's photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving Licence/ Voter's Card/ Bank Passbook with photograph/ valid recent Identity Card issued by a recognised college/ university/ Aadhaar card/ E-aadhaar card with a photograph/ Employee ID should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. **If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.**




 Ration Card and Learner's Driving License will not be accepted as valid id proof for this process.

 In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter while attending the examination, without which they will not be allowed to take up the examination. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

## **E. HOW TO APPLY**





### **DETAILED GUIDELINES/PROCEDURES FOR**




-  APPLICATION REGISTRATION
-  PAYMENT OF FEES
-  DOCUMENT SCAN AND UPLOAD

Candidates can apply online only from 02.07.2020 to 24.07.2020 and no other mode of application will be accepted.

### **IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION**













Before applying online, candidates should-

-  scan their :
  - Photograph (4.5cm × 3.5cm)
  - Signature
  - Left thumb impression (on white paper with black or blue ink). (If a candidate is not having left thumb, he/she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/right hand or toe).
  - A hand written declaration (on white paper with black or blue ink) (text given below) (In case of candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications).
  - Ensuring that the all these scanned documents adhere to the required specifications.
-  Signature in CAPITAL LETTERS will NOT be accepted.
-  The left thumb impression should be properly scanned and not smudged.
-  The text for the hand written declaration is as follows -

“I, (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required/asked by the Bank or its authorized agency.”
-  The above mentioned hand written declaration has to be in the candidate’s hand writing and in English only. If it is written by anybody else or in any other language, the application will be considered as invalid.
-  Keep the necessary details/documents ready to make Online Payment of the requisite application fee/intimation charges.
-  Have a valid personal email ID and mobile number, which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID

and mobile number before applying on-line and must maintain that email account and mobile number.

**A. Application Registration:**

-  Candidates to go to the official website <https://www.jkbank.com> under careers link and click on the link “Recruitment-Banking Associates 2020” and apply for the post which will open a new screen.
-  To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
-  In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.
-  Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the FINAL SUBMIT BUTTON.
-  The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Marks sheets/Identity proof. Any change/alteration found may disqualify the candidature.
-  Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
-  Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
-  Candidates can proceed to fill other details of the Application Form.
-  Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
-  Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
-  Click on 'Payment' Tab and proceed for payment.
-  Click on 'Submit' button.



**B. Payment of Fee: (ONLINE MODE)**

**APPLICATION FEE (NON REFUNDABLE) PAYMENT OF FEE ONLINE: (02.07.2020 to 24.07.2020)**

Bank Transaction charges for Online Payment of application fees will have to be borne by the candidate.

The Candidates will pay the requisite fee of Rs.600/- (inclusive of GST) for SC/ST/PCP categories and Rs. 800/- (inclusive of GST) for all other categories to be paid through online mode. J&K Bank Staff shall be exempted from payment of Application fee. No other Mode of payment shall be available.

*(Bank Transaction charges for Online Payment of application fees will have to be borne by the candidate.)*

-  The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
-  The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.

- 🌈 After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE.
- 🌈 On successful completion of the transaction, an e-Receipt will be generated.
- 🌈 Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
- 🌈 Candidates are required to take a printout of the e-Receipt and online Application Form containing fee details. Please note that if the same cannot be generated, online transaction may not have been successful.
- 🌈 For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- 🌈 To ensure the security of your data, please close the browser window once your transaction is completed.
- 🌈 There is facility to print application form containing fee details after payment of fees.

### **C. Guidelines for Scanning and Upload of Documents:**

Before applying online a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications given below.

#### **Photograph Image:**

- 🌈 Photograph must be a recent passport style colour picture.
- 🌈 Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- 🌈 Look straight at the camera with a relaxed face
- 🌈 If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- 🌈 If you have to use flash, ensure there's no "red-eye"
- 🌈 If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- 🌈 Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- 🌈 Dimensions 200 x 230 pixels (preferred).
- 🌈 Size of file should be between 20kb-50 kb.
- 🌈 Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- 🌈 If the photo is not uploaded at the place of Photo, Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- 🌈 Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- 🌈 Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

#### **Signature, left thumb impression and hand-written declaration Image:**

- 🌈 The applicant has to sign on white paper with Black Ink pen.
- 🌈 The applicant has to put his left thumb impression on a white paper with black or blue ink.(If a candidate is not having left thumb, he/she may use his/ her right thumb)
- 🌈 The applicant has to write the declaration in English clearly on a white paper with black ink
- 🌈 The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- 🌈 The signature will be used to put on the Call Letter and wherever necessary.
- 🌈 If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.



- 🌈 Dimensions 140 x 60 pixels (preferred)
- 🌈 Size of file should be between 10kb - 20kb for signature.
- 🌈 Size of file should be between 20kb - 50kb for left thumb impression.
- 🌈 For hand written declaration size of file should be 50kb - 100 kb.
- 🌈 Ensure that the size of the scanned image is not more than 100 kb (for hand written declaration)
- 🌈 Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

### **Scanning the documents:**

- 🌈 Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- 🌈 Set Colour to True Colour.
- 🌈 Crop the image in the scanner to the edge of the left thumb impression / hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- 🌈 The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg
- 🌈 Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- 🌈 Candidates using MS Windows/MOOffice can easily obtain documents in .jpeg format by using MS Paint or MOOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.
  - If the file size and format are not as prescribed, an error message will be displayed.
  - While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand written declaration.

### **Left thumb impression:**

- 🌈 The applicant has to put his left thumb impression on a white paper with black or blue ink. (If a candidate is not having left thumb, he/she may use his/ her right thumb)
  - File type: jpg / jpeg
  - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm \* 3 cm (Width \* Height)

### **Hand-written declaration:**

- 🌈 Hand written declaration content is to be as expected.
- 🌈 Hand written declaration should not be written in CAPITAL LETTERS.
- 🌈 The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
- 🌈 The hand written declaration should be of the applicant and not by any other person.
- 🌈 Hand written Declaration
  - File type: jpg / jpeg
  - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm \* 5 cm (Width \* Height)

### **Procedure for uploading the documents:**

- 🌈 While filling in the Online Application Form the candidate will be provided with separate links for uploading left thumb impression and hand written declaration
- 🌈 Click on the respective link "Upload left thumb impression / hand written declaration"
- 🌈 Browse and Select the location where the Scanned left thumb impression / hand written declaration file has been saved.
- 🌈 Select the file by clicking on it

- 🌈 Click the 'Open/Upload' button Your Online Application will not be registered unless you upload your Left thumb impression and hand written declaration as specified.
- 🌈 If the file size and format are not as prescribed, an error message will be displayed.
- 🌈 Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

**Note:**

- 🌈 In case the left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- 🌈 After uploading the left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her thumb impression / hand written declaration, prior to submitting the form.
- 🌈 After registering online candidates are advised to take a printout of their system generated online application forms.

- The candidates shall submit the print out of Online Registration Form and Call Letter for Online Test on the date of test/s.
- *Selected candidates for Online Written Test will be communicated through the official website of J&K Bank.*

**F. SELECTION CRITERIAN:**

Selection will be made on the basis of merit of overall marks obtained in written examination.

**A candidate belonging to reserved category, selected on the basis of norms as applicable to General Category, will be treated at par with a General category candidate. Such own merit candidates belonging to reserved categories who are provisionally shortlisted/selected under unreserved (General) category will not be adjusted against a reserved post. However their original category as registered in the online registration will remain unchanged.**

**In the event of two or more candidates having obtained the same score, merit order is decided as per date of birth (the candidate senior in age is placed before/ above the candidate junior in age), as per the prevailing practice.**

The selection is subject to the candidate fulfilling the criteria and identity verification to the satisfaction of J&K Bank. This does not constitute an offer of employment. Verification of documents with regard to eligibility criteria will be carried out by J&K Bank. J&K Bank reserves the right to cancel the candidature on account of deficiency of the same. Decision of J&K Bank shall be final and binding upon the candidates. In case it is detected at any stage of the recruitment process that, the candidate does not satisfy the eligibility criteria his/her candidature/ chance in the process shall stand forfeited.

Issuance of offer of appointment including terms and conditions, formalities for verification, joining etc. is solely the decision of J&K Bank and shall be final and binding. Any queries in this regard shall be directed to J&K Bank only. A reserve list to the extent of approximately 10 percent of the vacancies under each category shall be kept, subject to the availability of candidates. This does not guarantee selection to recruitment. In the event of J&K Bank providing further vacancies during April 2020-March 2021, selection will be carried out for the candidates in the reserve list. However, if no vacancy is furnished owing to exigencies or otherwise during the validity period the candidates under the reserve list will not be considered for selection. The reserve list will expire automatically on 31.03.2021 without any notice. Candidates who are not selected or not in the reserve list will not be considered for any further process for vacancies for 2020-21 under this recruitment process.












The decision of J&K Bank in selection shall be final and binding upon the selected candidates. However J&K Bank reserves the right to cancel, change the process depending upon exigencies or otherwise.

While reporting for the Joining, the candidate should produce valid prescribed documents given below in addition to the documents requested.

In the absence of documents, candidature of the candidates shall be cancelled. All the documents/ certificates stated below must be submitted to the J&K bank as per their directions.






#### **G. LIST OF DOCUMENTS to be produced at the time of joining (as applicable):**

The following documents in original and self-attested photocopies in support of the candidate's eligibility and identity are to be invariably submitted at the time of joining.

-  Valid system generated printout of the online application.
-  Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB)
-  Photo Identify Proof as indicated in Point D of this advertisement.
-  Mark-sheets & certificates for Graduation or equivalent qualification etc. Proper document from Board / University for having declared the result on or before the day candidate registers online.
-  Caste and other reserved category Certificate issued by the competent authority.
-  Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of EWS category candidates.
-  PCP/Disability certificate issued by the District Medical Board in case of Persons with Benchmark Disability category.
-  If the candidate has used the services of a Scribe at the time of Online Examination the duly filled in details of the scribe in the prescribed format
-  Candidates serving in Government / quasi govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of joining, in the absence of which their candidature will not be considered.
-  Experience certificates, if any
-  Any other relevant documents in support of eligibility

**Note:- Candidates will not be allowed to join the Bank if he/ she fails to produce the relevant eligibility documents as mentioned above.**

#### **H. GENERAL INFORMATION/INSTRUCTIONS:**

-  Candidates are advised to take a printout of their system generated online application form after submitting the application.
-  Candidates should satisfy themselves about their eligibility for the post applied for. The Bank would admit to the test all the candidates applying for the posts with the requisite fee on the basis of the information furnished in the online application and shall determine their eligibility.
-  Candidates are advised in their own interest to apply online well before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam.
-  JK Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of JK Bank.
-  Not more than one application should be submitted by a candidate. In case of multiple applications, only the last valid (completed) application will be retained and the application fee / intimation charges paid for the other registrations will stand

forfeited. Multiple attendance/ appearance by a candidate in examination will be summarily rejected/ candidature cancelled.

- 🌈 Candidates serving in Government / quasi Govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a “No Objection Certificate” from their employer at the time of joining, in the absence of which their candidature will not be considered.
- 🌈 Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.
- 🌈 In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- 🌈 The original documents regarding eligibility criteria and proof of date of birth should be produced for verification. Candidate will not be allowed to join if original certificates are not produced for verification.
- 🌈 Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the SC/ ST candidates. Other category certificates issued by respective competent authority, to be submitted.
- 🌈 Candidates are advised to keep their e-mail ID alive for any other communication.
- 🌈 Appointment of selected candidates is subject to his /her/ their being declared medically fit as per the requirement of the Bank.
- 🌈 Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Srinagar and courts/tribunals/ forums at Srinagar only shall have sole and exclusive jurisdiction to try any cause/ dispute.
- 🌈 Candidates will have to invariably produce and submit the requisite documents such as valid call letter, a photocopy of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of examinations.
- 🌈 All the candidates who wish to apply are hereby informed that providing AADHAAR number or AADHAAR Enrolment number in the application is optional.
- 🌈 A Candidate’s admission to the examination and subsequent processes is strictly provisional. The mere fact that the call letter(s)/ provisional selection has been issued to the candidate does not imply that his/ her candidature has been finally cleared by J&K Bank. J&K Bank would be free to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/ false information/certificate/documents or has suppressed any material fact(s). If candidature of any candidate is rejected for any reason according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. Such decisions shall be final and binding on the candidate. If any of these shortcomings is/are detected after appointment in the Bank, his/her services are liable to be summarily terminated.
- 🌈 Decision of J&K Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced for the purpose of the conduct of Examination, verification etc. and any other matter related to this recruitment process will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this regard.
- 🌈 The scribe arranged by the candidate should not be a candidate for this examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled.
- 🌈 Not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.
- 🌈 Multiple attendance/ appearances in the online examination will be summarily rejected/ candidature cancelled.
- 🌈 Online applications once registered will not be allowed to be withdrawn and/or the application fee/ intimation charges once paid will not be refunded nor be held in reserve for any other examination.

- 🌈 Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.
- 🌈 Any request for change of date, time and venue for online examination will not be entertained.
- 🌈 Any request for change of address, details mentioned in the online application form will not be entertained.
- 🌈 A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence in future should be identical and there should be no variation of any kind.
- 🌈 A recent, recognizable photograph (4.5cm × 3.5cm) should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.
- 🌈 The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of J&K Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- 🌈 Bank shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.
- 🌈 Appointment of short-listed/selected candidates is subject to his/her being declared medically fit and subject to service and conduct rules of J&K Bank. Decision of bank in this regard will be final and binding on candidates.
- 🌈 J&K Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection etc.
- 🌈 Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered in the online application form.  
Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of J&K Bank and candidates are advised to keep a close watch on the official J&K Bank website <https://www.jkbank.com> for latest updates.
- 🌈 If at a later stage of selection process or appointment, the handwriting on the handwritten declaration of the candidate is found to be dissimilar / different, as per expert analysis, the candidature of the candidate will be cancelled.

### **I. Following items are not allowed inside the examination centre:**







- 🌈 Any stationery item like textual material (printed or written), bits of papers, Geometry/Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner etc.
- 🌈 Any communication device like Mobile Phone, Bluetooth, Earphones, Microphone, Pager, Health Band etc.
- 🌈 Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, etc.
- 🌈 All ornament like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc. should be thoroughly checked.
- 🌈 Any watch/Wrist Watch, Camera, etc.
- 🌈 Any metallic item
- 🌈 Any eatable item opened or packed, water bottle etc.
- 🌈 Any other item which could be used for unfair means for hiding communication devices like camera, blue tooth devices etc.

Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations and police complaints.

Candidates are advised in their own interest not to bring any of the banned items to the venue of the examination, as arrangement for their safekeeping cannot be assured. J&K Bank or any agency engaged with conduct of the online examination shall not take any responsibility for loss of any of the items. Responsibility of safekeeping of the same shall rest with the candidates at cost or no cost.

## J. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application. At the time of examination or in a subsequent selection procedure, if a candidate is (or has been) found guilty of -

-  Using unfair means or
-  Impersonating or procuring impersonation by any person or
-  Misbehaving in the examination hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
-  Resorting to any irregular or improper means in connection with his/ her candidature or
-  Obtaining support for his/ her candidature by unfair means, or
-  Carrying mobile phones or similar electronic devices of communication in the examination hall.

Such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:

- a. to be disqualified from the examination for which he/ she is a candidate
- b. to be debarred either permanently or for a specified period from any examination conducted by J&K Bank
- c. for termination of service, if he/ she has already joined the bank.

**Important:** J&K Bank would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by J&K Bank or any agency engaged with conduct of the online examination, in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld. No representation in this regard shall be entertained.

## K. CALL LETTERS

The Centre, venue address, date and time for examination shall be intimated in the respective Call Letter.

An eligible candidate should download his/her call letter from the official J&K Bank website <https://www.jkbank.com> by entering his/ her details i.e. Registration Number and Password/Date of Birth. No hard copy of the call letter/ Information Hand-out etc. will be sent by post/ courier.

**Call letter for Scribe:** There will be an additional call letter for Scribe for the Examination.

**Intimations will be sent by email and/ SMS to the email ID and mobile number registered in the online application form. J&K Bank will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via sms to the candidate due to**

change in the mobile number, email address, technical fault or otherwise beyond the control of J&K Bank. Candidates are hence advised to regularly visit the official website of J&K Bank <https://www.jkbank.com> for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

#### L. EMOLUMENTS

Presently, the starting Basic Pay is Rs.13075/- (With 2 Advance increments) in the scale of Rs.11765-655/3-13730-815/3-16175-980/4-20095-1145/7-28110-2120/1-30230-1310/1-31540 & other perks applicable to Banking Associates.

#### M. JOINING

The selected candidates, at the time of joining, will have to execute a Bond for a value of Rs. 1 Lac (Rupees One Lac only) to serve the Bank for a minimum period of Six months. The Bond will be invoked by the Bank if the candidate resigns from the service of the Bank before expiry of six months from the date of joining. On joining, the selected candidates will be designated as “Banking Associate” and will be on probation for six months. They will be subjected to continuous assessment during the probation period. Those candidates, who qualify in the assessment as per standards determined by the Bank from time to time, will be confirmed in the Service of the Bank as Banking Associate. If any candidate fails to achieve minimum standards stipulated, his/ her services may be terminated. Bank provides immense opportunities for growth in career, including opportunities for posting outside Union Territory of J&K. Selected candidate, at time of joining will also submit a Security deposit of Rs. 5000/- (Rupees Five Thousand Only) drawn in favour of the employee (candidate) and pledged to President HRDD J&K Bank Limited, issued by any Business Unit of J&K Bank. In case the appointee intends to leave the services of the Bank during the initial period of (5) five years from the date of joining, he/she shall give a prior written notice of one month expressing his/her intention to leave the Bank’s service failing which the appointee shall pay an amount equivalent to one month’s pay/salary to the Bank and the Bank shall have a right to forfeit the security deposit of Rs. 5000/- (Rupees Five Thousand Only) deposited by the appointee in favour of the Bank and the appointee shall have no right whatsoever to claim the said amount or interest accrued thereon.

#### N. ANNOUNCEMENTS

All further announcements/ details pertaining to this process will be published / provided only on JK Bank authorized website <https://www.jkbank.com> under careers link from time to time. No separate advertisement will be issued in this regard.

#### O. DISCLAIMER

In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and / or that he/ she has furnished any incorrect / false information or has suppressed any material fact(s), his /her/ their candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her/ their services are liable to be terminated. Decisions of bank in all matters regarding eligibility, conduct of written examination, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.

PRESIDENT  
Human Resources

Advertisement No: JKB/HRD/Rectt/2020-73  
Dated: 02<sup>nd</sup> July 2020

**i. Horizontal Reservation**

In terms of “Government of Jammu & Kashmir, Social Welfare Department, Civil Secretariat, J&K, Jammu Notification S.O.127, Jammu dated 20<sup>th</sup> April 2020”, Rule-4 regarding Reservation in Direct Recruitment’s Explanation (B):-For purpose of clauses governing reservations under categories **Ex-Servicemen & Physically Challenged Persons**, the horizontal reservation means the reservations which would cut across the vertical reservation (what is called interlocking reservation) and the person selected against the physically challenged quota will have to be placed in the appropriate category viz. if he/she belongs to the scheduled caste category, he/she will be placed in that quota by making the necessary adjustment and similarly if he/she belongs to the open competition category, he/she will be placed in that category.

**ii. Physically Challenged Persons**

In terms of “Government of Jammu & Kashmir, Social Welfare Department, Civil Secretariat, J&K, Jammu Notification S.O.127, Jammu dated 20<sup>th</sup> April 2020”, Rule-4 regarding Reservation in Direct Recruitment’s Explanation(C):-For the purposes of clause governing reservations in recruitment shall be available for physically challenged persons for services and posts specified under section 34 of the Rights of Persons with Disabilities, Act, 2016 to the extent specified therein.

Sr.No.	Disability	Reservation %
(a)	Blindness or low vision	1%
(b)	Deaf and Hard of hearing	1%
(c)	Locomotor disability including Cerebral Palsy, Leprosy Cured, Dwarfism, Acid attack victims and muscular dystrophy;	1%
(d)	Autism, intellectual disability, specific learning disability and mental illness	1%
(e)	Multiple disabilities from amongst persons under clauses(a) to (d) including deaf-blindness in the posts identified for each disabilities	

**iii. Guidelines for Persons With PCP/Benchmark Disabilities using a Scribe**

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe may be from any academic stream.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.



- The scribe arranged by the candidate should not be a candidate for same online examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.

**iv. Guidelines for candidates with locomotor disability and cerebral palsy**

A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

**v. Guidelines for Visually Impaired candidates**

- x Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- x The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

**vi. Guidelines for Candidates with Intellectual Disability (ID)**

A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

**SELF-DECLARATION**

I, \_\_\_\_\_ Son/Daughter/wife of \_\_\_\_\_  
 \_\_\_\_\_ am resident of \_\_\_\_\_  
 \_\_\_\_\_ village/Street \_\_\_\_\_ Post office \_\_\_\_\_  
 \_\_\_\_\_ District \_\_\_\_\_ of Jammu and Kashmir Union Territory, Pin Code  
 \_\_\_\_\_, Aadhaar number. \_\_\_\_\_.

2. That I am Domicile of Union Territory of Jammu & Kashmir and eligible to obtain Domicile certificate in terms of the Jammu & Kashmir grant of Domicile Certificate (procedure) Rules,2020 notified vide S.O.166 dated 18<sup>th</sup> May-2020.
3. If selected in J&K Bank's recruitment drive, I will produce Domicile certificate issued by the competent authority at the time of joining otherwise my selection will be deemed to be cancelled abinitio.
4. I further certify that this declaration is true and nothing is concealed by me.
5. That I further affirm that in case information furnished above is found to be incorrect, I shall be liable for prosecution under section 177 and 191 of the Indian Penal Code

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Place: \_\_\_\_\_

Name: \_\_\_\_\_

Son/Daughter/Wife of: \_\_\_\_\_

\_\_\_\_\_