



Human Resources Division
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Notification For the Appointment of Specialized Officers in J&K Bank

Jobs @ J&K Bank

SUBMISSION OF ONLINE APPLICATION FORM- FROM 03.07.2020 TO 18.07.2020

Online applications are invited from Domiciles of the Union Territory Of Jammu & Kashmir for appointment of specialized officers in Jammu & Kashmir Bank Limited.

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 shall complete after depositing of fee through Online mode only.
3. Candidates are advised to refer Bank's website <https://www.jkbank.com> under careers link regularly for details and updates. No other mode of communication will be used in case of any change / update/information.

1. Chief Risk Officer (CRO)

ELIGIBILITY CRITERIA & OTHER DETAILS	
No of Posts	1-One
Age	Less than 50 years as on 01.05.2020 (inclusive)
Post	Equivalent to Vice President
Pay Scale	Rs. 68680-1960/4-76520.
Qualification	Ph.D./Master's degree preferably in Finance, Economics or related subjects. A professional certification is a plus. Additional Qualifications including FRM or IRM would be desirable CAIIB / Fellow in Risk Management (FRM) will be an added knowledge.
Work Experience	<ul style="list-style-type: none">• Minimum 10 years of experience in Risk Management in a mid / large sized Bank either heading the Department or in leadership position.• Candidates should have worked at least for 5 years in the rank of AVP and above in Public Sector Banks /Private Sector Bank.• Candidates with experience in IT functions with specific reference to Data aggregation, Risk Data Analytics, Quantitative Modelling etc. will be given preference.• A sound understanding of Risk Management principles and philosophy.• Ability to understand and interpret financial information and principles, analyse and interpret large volumes of complex data• Sound technical knowledge of Enterprise Risk Management methodologies, tools and techniques. Proven track record in managing large scale enterprise risk management project.• Ability to effectively identify issues, analyse the problems and root causes and provide Solutions.• Ability to communicate and work with people at different levels and from different background.

Job Role	<p>The Chief Risk Officer (CRO) has the primary responsibility for assisting and guiding the Chairman/MD in the development and implementation of the Bank's Risk Management functions. This includes the ongoing strengthening of staff skills and enhancements to risk management systems, policies, processes, quantitative models and reports as necessary to ensure that the Bank's Risk Management capabilities are sufficiently robust & effective to fully support its strategic objectives and all of its risk-taking activities.</p> <p>The CRO will be the key resource person providing in-depth expertise to the Top Management on key risk issues and assist Chairman/MD in framing policies, formulate strategies etc.</p> <ul style="list-style-type: none"> • Facilitates the Board and management to identify the key risks at strategic and business / Operational levels and monitor those key risks across the Bank. • Champions the formulation & implementation of risk management policies, procedures, appetite / tolerance level and risk limits for managing various risks including capital risk, credit risk, market risk, operational risk, reputation risk, and asset and liability management. Develops & implements enterprise-wide risk management framework and system in accordance with international standards and best practices. • Works with management in developing risk mitigation measures to address the Bank's key risks and to monitor their effectiveness. • Assists the Chairman/MD and the executive committee with capital and resource allocation decisions. Provides an independent view from the risk angle on business planning and investment decisions. • Implements appropriate risk reporting to the Chairman/MD, Bank Management Board, Risk Management Committee and full Board. • Works with business units to establish, maintain and continuously improve risk management capabilities at all levels, including training and education Develops and champions the implementation of an IT strategy to support risk management.
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2 Chief Investment/Treasury Officer.

ELIGIBILITY CRITERIA & OTHER DETAILS	
No of Posts	1 One
Age	Less than 50 years as on 01-05-2020 (inclusive)
Post	Equivalent to Vice President
Pay Scale	Rs. 68680-1960/4-76520.
Qualification	<ul style="list-style-type: none"> • CA/MBA/PGDM /CFA or other relevant post graduate qualification from a recognized University/ Institution will be preferred. • Certificate in Treasury Management, Certified Treasury Dealer Course is desirable.

Work Experience	<ul style="list-style-type: none"> • Candidate should have working experience in any of the AD - I Banks for at least 10 years • Candidate should have worked for at least 5 years in the rank of AVP or equivalent in Public / Private Sector Banks. • Candidate should have experience of working in the following Forex areas for at least 5 years in the last ten years. Forex / Rupee Treasury (Out of which at least 2 years managing Dealing room i.e. Front Office) and should possess the knowledge of Forex / Derivative products / Rupee Dealings. • Candidates having experience in handling Treasury operations in foreign office will be given preference.
Job Role	<ul style="list-style-type: none"> • Reviewing of the reports received from various Service providers like Bloomberg, Reuters, EBS, and Barclays etc. and advising to gain insights into Global Markets with special reference to Indian Rupee. • Strategy planning for the day based on Market information. Further arbitrage opportunities in both the Markets are explored to improve profitability. • Continuous review of the currency movement together with cross currency dealer by conducting technical analysis for guidance of our Export/ Import customers. • Assist & advise preparation of daily morning outlook on forex for the benefit of the Designated branches/offices and customers of the Bank. • Advice and suggest Management of foreign currency assets and liabilities of the domestic operations of the Bank and also managing the monthly Gaps within the limits provided as per Board approved policy. • Provide the basic cost computation for pricing our Foreign Currency denominated assets of the Bank (PCFC, BRD, FLCR etc.) to enable sanctioning authority (Credit Wing/ED/CAC of the Board) for taking an appropriate decision for fixing Rate of Interest. • Assisting a team of dealers and Chief Dealer to achieve the objectives of the Treasury and Investments Division of Integrated Treasury Wing. • Optimization of the overall yield of the Investment portfolio with active portfolio management. • Attending the Morning meeting with Executive President/President Treasury, Forex Chief Dealer and dealers to analyse the market movements and discuss short & medium strategy and its impact on the portfolio. • Managing & strategizing the Primary Dealership business of the Bank and ensuring compliance of all regulatory guidelines including minimum bidding commitments, ensuring turnover in PD business and underwriting of auction and to actively participate in G-Sec and State Development Loans (SDL) auction • Collection of market information from other market participants / brokers for working out strategies and preparation of MIS. • Monitoring of dealing in Non-SLR instruments viz. Corporate Bonds, Commercial Papers, Certificate of Deposits, equity investments, Mutual Fund investments and Venture Capital Funds / Alternate Investment Funds etc. and ensuring adherence to RBI guidelines/Bank's Investment Policy.

- Ensuring compliance of all regulatory guidelines for raising Capital instruments like Equity Capital, Preference Shares, Innovative Debt Instruments, Tier I & Tier II capital bonds etc. for augmenting the capital base of the Bank.
- To monitor the Inter Bank Limits fixed for Domestic Treasury as per Liquidity Policy by ALM Section, Risk Management wing
- To monitor the Individual Exposure limits to counter party Banks, Broker limits etc.
- Should be able to predict, analyse, understand the macroeconomic trends in India and abroad, should be able to correlate between different economies.
- Should be familiar with the technical aspects of monetary policy, Fiscal Policy etc. in India as well as other key economies. Should be able to interpret different data points
- Should be able to understand the FX, Interest Rate, Credit and Commodities markets and should have expertise in these aspects
- Should be able to recommend tactical (short term) as well as strategic (long term) positions /direction of the Bank in the above asset classes as well as recommend the same to clients.

3 Chief Technology Officer (CTO)

ELIGIBILITY CRITERIA & OTHER DETAILS	
No of Posts	1 One
Age	Less than 50 years as on 01-05-2020 (inclusive)
Post	Equivalent to Vice President
Pay Scale	Rs. 68680-1960/4-76520.
Qualification	Engineering Graduate (IT) or MCA or equivalent qualification from a recognized University / Institution & Additional qualification like MBA.
Work Experience	<ul style="list-style-type: none"> • 15 years of experience in relevant areas is mandatory. He/she should have worked in Banking-IT related areas/projects involving IT Policy and Planning/ Financial Networks and Applications/ Financial Information Systems/ Cyber Security Technologies/ Payment Technologies, etc., of which five years should be at senior management level. First-hand knowledge in supervising development of software solutions. • Exposure to Core Banking Solutions, Mobile Digital banking, networking, server administration • Strong project management skills and management of development, maintenance and support teams. • Academic experience with exposure in participating in seminars, conferences, research publications representing the organization • Up -to -date with the current (and future) levels of IT security, threats, vulnerabilities that could impact the Banks digital and financial assets Responsibilities • Responsible for the entire IT environment of the Bank.

Job Role	<ul style="list-style-type: none"> • Preparation of Technology Vision Document for the Bank. They shall be the key resource person providing in-depth technical expertise to the Top Management and will be responsible for identifying and implementing new technologies and technology products. • Coordinate with IT Vendors of the Bank and be able to bring in the Industry Expertise for the digital initiatives of the Bank. Maintaining competitive advantage over peers on Digital platform. • Leveraging the Digital Ecosystem for banking in a cost effective manner • Identifying needs and ensuring ideal software solutions are developed in a timely manner to help increase operational efficiency and also leading edge products. • Develop and maintain overall framework of IT policies, standards and strategies that will empower business and people to deliver on their commitments to the strategy and budgets. • Define the priorities, objectives and targets that underpin what contributes to delivery of value to business aligned with best practices and standards. • Ensure efficiency in process / operations across the Bank. • Identify security threats, formulate strategies and methods to mitigate the threats. • As part of business continuity plan, ensure that there is no failure in business operations and appropriate DR plans are in place and regularly tested for readiness for unforeseen and unexpected events which can impact the business continuity. • Developing long term plans to sustain and support the business, anticipating the future trends. • Lead strategic insight and overview of business case justifications and ROI analysis for IT spending and initiatives. • Ensure total quality management through uniform processes and Procedures. • Mitigation of Operational Risk. • Identify new areas of digital marketing opportunities and create plans to implement them for the Bank. • Track, analyse and monitor technology performance metrics.
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4. Chartered Accountants (CA)

ELIGIBILITY CRITERIA & OTHER DETAILS	
No of Posts	5 Five
Age	25-40 years as on 01.05.2020 (inclusive)
Post	Equivalent to Sr. Executive-Scale-III, Officer
Pay Scale	Rs. 42020-1310/5-48570-1460/2-51490.
Qualification	He/she should be a qualified Chartered Accountant, Additional qualification MBA Finance.
Work Experience	3 years as Chartered Accountant, Internal Auditor, Senior Accountant, Accounts Manager.
Job Role	Preparation of all kind of income-tax, TDS Return, Balance Sheet, Profit & Loss, Reconciliation, VAT, Service-Tax, TDS, GST, MIS, Finalization of Accounts, Income tax Returns and Assessments, etc. Chartered Accountant has to contribute in fields of Tax planning, capital budgeting, budget forecasting, financing or any other activity, preparation of

books of accounts, and in every field as well. From the drafting rules to provisions to implementation of GST, the role and expertise of CAs is to utilized to the fullest. Other Job roles which are required:

1. **Financial Accounting**
2. **Social Accounting**
3. **Taxation**
4. **Capital Formation**
5. **Economic Planning**

Knowledge of Direct and Indirect Taxation, managing accounts, budgeting and cash flow, MIS, and fund management. Awareness of internal auditing standards issued by IIA and ICAI. Ownership of Finance policies and procedures and ensuring the same are aligned with business needs and industry practices.

5 Economists

ELIGIBILITY CRITERIA & OTHER DETAILS

No of Posts	2-Two
Age	25-40 years as on 01.05.2020 (inclusive)
Post	Equivalent to Sr. Executive-Scale-III, Officer
Pay Scale	Rs. 42020-1310/5-48570-1460/2-51490.
Qualification	Post Graduate Degree in Economics from an Indian or Foreign University, recognized/ approved by Govt of India. Candidates with additional qualification like "MBA/MMS/PGDBA/PGPM/PGDM (In Finance)" will have preference.
Work Experience	Minimum 3 years' experience as an Economist or Analyst with Financial Institutions / Banks / Rating Agencies / Analytics Firm / Reputed Brokerage Agencies. (OR) Minimum 3 years as an Economic Researcher in any University or Work Experience in Economic Research Division of a Commercial Bank / Financial Institution / Corporate Organizations like CRISIL, CIBIL, ICRA etc.
Job Role	<ul style="list-style-type: none"> • The Economists shall have key role to analyse all the economic data published from time to time and provide inputs to the top management of the Bank on the impact of the economic changes. • In addition to analysing the economic data they also need to focus on:- Various government and regulatory policies (budgets, monetary policy, deficits, Borrowings, interest rate policies etc.) - also includes tracking of economic calendars; • The Economist will be responsible for providing strategic inputs to the top management of the Bank. He / She shall also be required to analyse and evaluate economic and financial indicators of national and international level and assess their impact on various markets and asset classes. • He / She may also work on costs incurred by the Bank on specific line of activities and the returns expected from such activities. • Any other roles & responsibilities assigned as per policies of the Bank from time to time.

6 Engineer (Civil Engineer)

ELIGIBILITY CRITERIA & OTHER DETAILS

No of Posts	8-Eight
Age	25-40 years as on 01.05.2020 (inclusive)
Post	Equivalent to Executive-Scale-II, Officer.
Pay Scale	Rs.31705-1145/1-32850-1310/10-45950.
Qualification	Bachelor's degree in Civil Engineering/ /Architecture from a recognized university. (OR) Master's degree in Valuation of real estate awarded by a recognized University in India i.e. University established under State or Central Acts.
Work Experience	Candidates with Bachelor's degree as mentioned above should have 5 years' work experience in the field of valuation of real estate after completion of the degree. (OR) Candidates with Master's degree as mentioned above should have 2 years' work experience in the field of valuation of real estate after completing the degree.
Job Role	<p>Technical appraisal to assess fair market value of property & to check mandatory technical documents to ascertain as to whether the construction is according to plans approved by municipal authority, to check if customer is actually an owner of the property and has occupation certificate if required Inspection of buildings under construction, for release of loan instalments.</p> <ul style="list-style-type: none">• Undertake technical and feasibility studies and site investigations• Develop detailed designs• Assess the potential risks of specific projects, as well as undertake risk management in specialist roles• Supervise tendering procedures and put together proposals• Manage, supervise and visit contractors on site and advise on civil engineering issues oversee the work of junior staff, or mentor civil engineers throughout the charter ship process• Manage budgets and other project resources• Adopt all relevant requirements around issues such as building permits, environmental regulations, sanitary design, good manufacturing practices and safety on all work assignments• Ensure that a project runs smoothly and that the structure is completed on time and within budget.• Correct any project deficiencies that affect production, quality and safety requirements before final evaluation and project reviews.

7 Mechanical Engineers

ELIGIBILITY CRITERIA & OTHER DETAILS

No of Posts	8 Eight
Age	25-40 years as on 01.05.2020 (inclusive)
Post	Equivalent to Executive-Scale-II, Officer.
Pay Scale	Rs.31705-1145/1-32850-1310/10-45950

Qualification	<p>Bachelor's degree in mechanical, industrial engineering from a recognized university.</p> <p>(OR)</p> <p>Master's degree in Valuation of plant & machinery awarded by a recognized University in India i.e. University established under State or Central Acts.</p>
Work Experience	<p>Candidates with Bachelor's degree should have 5 years' work experience in the field of valuation of plant & machinery after completion of the degree.</p> <p>(OR)</p> <p>Candidates with Master's degree should have 2 years' work experience in the field of valuation of plant & machinery after completing the degree.</p> <p>Other Eligibility criteria:-</p> <ul style="list-style-type: none"> • The applicant must be a member in good standing in any of the registered/recognized Valuer Associations. • The candidate must possess the valid proof of experience, any one mentioned below:- <ul style="list-style-type: none"> ➤ Letter of empanelment by any Bank / FI. ➤ Letter of empanelment by any Court of Law in India. ➤ Letter of appointment as valuation consultant by Government of India / any State Government / any Municipality / any Municipal Corporation. ➤ Letter of appointment as valuer employee by Government of India / any State Government / any Municipality / any Municipal Corporation. ➤ Letter of appointment as a valuer employee by Public Limited Company of repute engaged in the business of valuation. • Letter of appointment as a valuation consultant by Public Limited Company of repute.
JOB ROLE	<ul style="list-style-type: none"> • Valuation of plant & machinery after completing the examination for release of loan instalments • Inspection of plant & machinery. • Interior plant & machinery.

Online Registration

- The link for online registration for the posts shall be available on Banks website on <https://www.jkbank.com> under careers link w.e.f 03 July 2020 to 18-July-2020
- **Please submit your credentials @ www.jkbank.com under careers link from 03-07-2020 to 18-07-2020**

Application Fees:

Online application fee of Rs.2500/= (Rupees Two Thousand Five Hundred only) for each post is to be paid by the candidate via online mode. However J&K Bank Staff applying for the posts shall be exempted from payment of application fees.

Age Relaxation:

There will be five years relaxation in upper age limit to J&K Bank staff candidates in the eligibility criteria for the posts of Civil/Mechanical-Engineers, Economist and Chartered Accountant provided they have five years of regular service in the Bank.

SELECTION PROCEDURE:

- Selection will be through interview only. However a preliminary screening of the applications will be carried out for shortlisting of eligible candidates based on their qualification, experience and suitability for the post. Shortlisted candidates will be called for personal interview and final selection will be on the basis of marks secured by the candidate in Personal Interview.
- Short listed Candidates will be required to produce original testimonials / credentials at the time of interview

OTHER TERMS:

- Selected candidates will be on probation period of Two years initially.
- Selected candidates (other than J&K Bank Candidates) shall remain outside the general cadre of officer's for a minimum period of 5 years and shall have to serve at any place in India as per requirement of the Bank.
- In addition to the educational qualification criteria mentioned above, the candidates must also fulfill the following conditions:-
 - Should not have been removed / dismissed from related service (during previous employment/engagement).
 - Should not have been convicted of any offence and sentenced to a term of imprisonment.
 - Should not have been found guilty of misconduct in professional capacity.
- In the event of two or more candidates having obtained the same score in interview, the order of merit will be decided as per date of birth i.e. the candidate senior in age will be placed before/above the candidate junior in age.
- Bank reserves the right to change/modify the selection process or withdraw the advertisement notification at any time without assigning any reason.
- Please note, the above procedure is only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.
- In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and /or that he/she furnished any incorrect /false information or has suppressed any material facts(s), his/her/their candidature will stand cancelled.
- Decisions of the Bank in all matters regarding eligibility, conduct of online examination/other tests/selection would be final and binding on all the candidates.
- Online applications once registered will not be allowed to be withdrawn and/or the application fees/intimation charges once paid will not be refunded nor be held in reserve for any other examination.

Who can apply: The applicant must be a domicile of UT of J&K (as per latest J&K Domicile Law).

Application Mode: Online mode only

Banks Website: <https://www.jkbank.com>

HRD/Rectt/2020-71

Dated:-02-07-2020

President, HR