The Jammu & Kashmir Bank Ltd.

Corporate Headquarters, M.A. Road, Srinagar.

Jobs @ JK Bank

RECRUITMENT OF BANKING ASSOCIATES

SUBMISSION OF ONLINE APPLICATION: FROM 24.10.2018 TO 10.11.2018

Applications are invited from permanent residents of J&K State, fulfilling the eligibility criteria for appointment of Banking Associate in J&K Bank. 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 on the date of eligibility.
2. The process of Registration is complete only when fee is deposited through Online mode.
3. Candidates are advised to check Bank's website **https://www.jkbank.com** under Careers link regularly for details and updates. No separate intimation / advertisement etc. will be issued in case of any change / update.

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 will have to apply after carefully reading the advertisement 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 fulfill the stipulated criteria and follow the prescribed process. The tentative schedule of events is as follows:

Activity	Dates
Submission of On-line Application	24.10.2018 to 10.11.2018

Candidates are advised to regularly keep in touch with the authorized JK Bank website https://www.jkbank.com under careers link for details and updates.

VACANCIES: (1200)
(As per District-wise requirement)
Reservation for Schedule Caste / Schedule Tribe Candidates are as per the Policy.

ELIGIBILITY:-

- **Educational Qualification: - Graduate / Post-graduate with 55% marks and above:-** Educational qualifications should be from a recognized University/Institute (UGC/AICTE approved) & the result should have been declared on or before **01.10.2018.** (The fraction of percentage arrived will be ignored i.e. 54.99% will be treated as less than 55%).

- **Age Limit:-**

Category	Age Limit
General	18-32 years as on 01.01.2018
SC/ST/ Ex-Servicemen	Relaxation of 3 years i.e., 18-35 yrs as on 01.01.2018

The general category candidates born before 02.01.1986 & after 01.01.2000 are not eligible to apply.

Note:

I. The date of passing eligibility examination will be the date appearing on the marks sheet or provisional certificate issued by the University/ Institute. In case the result of a particular examination is posted on the website of the University/ Institute, a certificate issued by the appropriate authority of the University/ Institute indicating the date on which the result was posted on the website will be taken as the date of passing.

II. Candidate should indicate the percentage obtained in Graduation/Post-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 the online application.

III. 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. 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. 54.99% will be treated as less than 55%.

IV. Age Limit: (As on 01.01.2018): Not below 18 years and not above 32 years i.e. candidates must have been born not later than 01.01.2000 and not earlier than 02.01.1986. Relaxation of Upper age limit: Scheduled Caste/ Scheduled Tribe/ Ex-Servicemen.

- **Permanent Resident of Jammu and Kashmir State -** The candidate should possess a valid state subject of the state.

IDENTITY VERIFICATION:

In the examination hall, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/valid recent Identity Card issued by a recognized College/ University/ Aadhar card/ E-Aadhar Card with a photograph/ Employee ID/ Bar Council Identity Card with photograph 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 are not valid id proof.

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.

HOW TO APPLY:

DETAILED GUIDELINES/PROCEDURES FOR
   A. **APPLICATION REGISTRATION**
   B. **PAYMENT OF FEES**
   C. **DOCUMENT SCAN AND UPLOAD**

Candidates can apply online only from 24.10.2018 to 10.11.2018 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-
   (i)   scan their :
      -   photograph (4.5cm × 3.5cm)
      -   signature (with black ink)
      -   left thumb impression (on white paper with black or blue ink)
      -   a hand written declaration (on a white paper with black ink) (text given below)
      -   ensuring that the all these scanned documents adhere to the required specifications.
   (ii)   Signature in CAPITAL LETTERS will NOT be accepted.
   (iii)   The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)
   (iv)   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."
   (v)   The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid.
   (vi)   Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges
   (vii)   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.

APPLICATION FEES (NON REFUNDABLE) PAYMENT OF FEE ONLINE: (24.10.2018 to 10.11.2018)
Bank Transaction charges for Online Payment of application fees will have to be borne by the candidate.
A. Application Registration:
1. Candidates to go to the official website https:// www.jkbank.com under careers link and click on the link "Recruitment–Banking Associates 2018" and apply for the post which will open a new screen.

2. 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.
3. 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.
4. 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.
5. 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.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. 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".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
10. 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.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.
B. Payment of Fees: (ONLINE MODE)
The Candidates will pay the requisite fee (₹800/- for General Category & ₹600/- for Schedule Caste (SC) and Schedule Tribe (ST) Category) to be paid through online mode. No other Mode of payment is available.
1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. 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.
4. On successful completion of the transaction, an e-Receipt will be generated.
5. 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.
6. 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.
7. 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.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. 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.
- 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/MSOffice can easily obtain documents in .jpeg format by using MS Paint or MSOffice 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.
    - 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:

1. In case the left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
2. 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.
3. After registering online candidates are advised to take a printout of their system generated online application forms.

General Instructions:

The candidates shall submit the print out of Online Registration Form and Call Letter for Online Test on the date of test/s.

Short listed candidates for Online Written Test will be communicated through the official website of J&K Bank.

EXAMINATON STRUCTURE:
Online Examination:

S.NO.	Name of Test	No. of Questions	Maximum Marks	Time Alloted for each Test
1	English Language	30	30	20 Minutes
2	Numerical Ability	35	35	20 Minutes
3	Reasoning Ability	35	35	20 Minutes
	Total	100	100	

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

PROCESS FOR ARRIVING AT SCORES:-

The Scores of Online Examination are obtained by adopting the following procedure:

I. Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
II. The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*
   * Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.
III. Test wise scores and scores on total is reported with decimal point upto two digits.
   Note: Cutoffs are applied in two stages:
      i. On scores in individual tests
      ii. On Total Score

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.

EXAMINATION CENTRES:-

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

J&K State			
Awantipora	Baramulla	Srinagar	Jammu
Samba	Pulwama	Leh	
Outside J&K State			
Delhi NCR	Amritsar	Jalandhar	Patiala
Pathankot	Ludhiana	Chandigarh - Mohali	

I. The examination will be conducted online in venues across many centres in J&K State / **adjoining cities to J&K State**.
II. No request for change of centre for Examination shall be entertained.
III. 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.
IV. J&K Bank also reserves the right to allot the candidate to any centre other than the one he/ she has opted for.
V. 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.

Any unruly behavior/misbehavior in the examination hall may result in cancellation of candidature/ disqualification from future exams conducted by J&K Bank.

GENERAL INFORMATION:

I. Candidates are advised to take a printout of their system generated online application form after submitting the application.
II. 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.
III. 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.
IV. 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.
V. 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.
VI. The possibility of occurrence of some problems 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 the conduct of another examination if considered necessary.
VII. Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer, failing which their candidature may not be considered.
VIII. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
IX. 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.
X. Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the SC/ ST candidates.
XI. Candidates are advised to keep their e-mail ID alive for any other communication.
XII. Appointment of selected candidates is subject to his /her/ their being declared medically fit as per the requirement of the Bank.
XIII. 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.

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 –
I. Using unfair means or
II. Impersonating or procuring impersonation by any person or
III. 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
IV. resorting to any irregular or improper means in connection with his/ her candidature or
V. obtaining support for his/ her candidature by unfair means, or

VI. 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 bank
c. for termination of service, if he/ she has already joined the Bank.

EMOLUMENTS:
Presently, the starting basic pay is ₹13075/- (With 2 Advance increments) in the scale of ₹ **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.

JOINING:

The selected candidates, at the time of joining, will have to execute a Bond for a value of **Rs 2.00 Lacs (Rs Two Lacs only)** to serve the Bank for a minimum period of **five years**. The Bond will be invoked by the Bank if the candidate resigns from the service of the Bank before expiry of five years 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 J&K state.

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 issues in this regard.

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.

Advertisement No: JKB/Rectt/2018-1580   **Dated: 09.10.2018**