Jammu & Kashmir Bank Ltd.

Corporate Headquarters, M.A. Road, Srinagar.

Jobs @ JK Bank

RECRUITMENT OF BANKING ASSOCIATES- UT OF LADAKH.

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEE: FROM 07-11-2026 TO 26-11-2026.

- **Jammu & Kashmir Bank Ltd. invites applications from the domiciles of UT of LADAKH for appointment to the Posts of Banking Associates.**
- **Eligible Candidates are requested to apply Online through given link on Bank's website https://jkb.bank.in/ under "careers" tab.**
- **Online examination shall be conducted by IBPS.**

1. Before Applying, Candidates are required to ensure that they fulfil the eligibility criteria for the post as per notification.
2. The process of Registration is completed only when fee is successfully deposited through On-line mode.
3. Candidates are advised to visit Bank's website, https://jkb.bank.in/ and regularly check the "Careers" tab for details and updates. No separate intimation / information/communication etc. will be issued regarding any changes /updates.
4. **Only the domiciles of the UT of Ladakh, shall be eligible to apply.**
5. Selected candidates shall mandatorily remain posted within the Branch/Office(s) of the Ladakh Zone for a minimum period of 5 years. No transfer outside the initially allotted Zone, on any ground whatsoever, shall be permitted before completion of the prescribed five-year period.
6. Aspirants shall have to provide a self-declaration of character and antecedents in a prescribed format. The appointing Authority may at any stage reject/cancel the candidature/appointment, if the declaration contains any material misrepresentation or if the candidate has been convicted in a criminal offence involving moral turpitude.
7. **Apprentices who have successfully completed Apprenticeship Training with our Bank and are domiciles of UT of Ladakh shall be given following relaxation:**
   i. ***Age Relaxation of 1 year. The same shall be in addition to already applicable age relaxation as per his/her reservation category;***
   ii. ***Additional marks equal to 2.5% of the maximum marks in the online examination.***

Eligible candidates who aspire to join J&K Bank as Banking Associate are required to register on-line for the Recruitment Process. Eligible candidates shall apply carefully after reading the notification 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: 21.

Reservation rules, applicable.

In making appointments to the services in the Bank, reservation shall be as per Union territory of Ladakh Reservation Rules, 2005 as amended from time to time. As on date following reservation as per S.O. 77 Dated June 27, 2025, issued by Social & Tribal Welfare Department, Administration of UT of Ladakh shall be followed:

	Category	Reservation	Age relaxation
a)	Scheduled Castes	1%	5 years
b)	Scheduled Tribes	80%	5 years
c)	Socially and Educationally Backward Classes, namely, Residents of areas adjoining the Actual Line of Control (ALC) in the Union territory of Ladakh	4%	5 Years
d)	Economically Weaker Sections (EWSs)	10%	Nil
e)	Ex-servicemen	6% (Horizontal Reservation)	An ex-servicemen shall be allowed to deduct the period of actual military service from his actual age and if the resultant age does not exceed the maximum age limit prescribed for the post for which he is seeking appointment by more than three years, he shall be deemed to satisfy the condition regarding age limit.
f)	Persons with benchmark disabilities	4% (Horizontal Reservation)	10 years

The reservation rules shall be applicable, as amended from time to time, as per reservation rules of UT-Ladakh.
The maximum cap in age limit for appointment of Ex-Servicemen shall however be 48 years after allowing age relaxation.

- As per the Union Territory of Ladakh Outstanding Sportspersons (Horizontal Reservation in Direct Recruitment to Group 'C' Posts) Rules, 2026, "Horizontal Reservation to the extent of four (4%) percent of the vacancies shall be provided for Outstanding Sportspersons, in terms of clause 5.6 of the Ladakh Sports Policy, 2026." Certificate to this effect issued by the Competent Authority in the format prescribed under the UT of Ladakh Outstanding Sportspersons Rules is to be uploaded at the time of registration.
- For the purpose of clause (f), reservations in recruitment shall be available for persons with benchmark disabilities for services and posts specified under Section 34 of the Rights of Persons with Disabilities Act, 2016 (Act No. 49 of 2016), to the extent specified therein, namely:

S. 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, spinal deformity and spinal injury without any associated neurological / limb dysfunction;	1%

(d)	Autism, intellectual disability, specific learning disability and mental illness:	1%
(e)	Multiple disabilities from amongst persons under clause (a) to (d), including deaf blindness in the posts identified for each disability.	

- The relaxation in upper age limit in respect of Schedule Caste/ Schedule Tribe/ Socially and Educationally Backward Class candidates, shall be allowed on cumulative basis with one of the remaining categories for which age relaxation is permitted as mentioned above for persons with benchmark disabilities.
- The maximum age limit specified shall be applicable to General Category candidates and Economically Weaker (EWS) category candidates.
- A candidate belonging to reserved category, will be treated at par with a General category candidate, in case he/she figures in the list of general category candidates by virtue of score obtained by him/her in the online test cum interview wherever applicable. Such own merit candidates belonging to reserved categories who are provisionally shortlisted/selected under General Category will not be adjusted against a reserved post. However, their original category as registered in the online registration shall 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 older in age shall be placed ahead of the candidate younger in age), as per the prevailing practice.
- The horizontal reservation to the extent of 6% of the available vacancies shall be provided to the Ex-Servicemen as per Union territory of Ladakh Reservation Rules, 2005 as amended from time to time. As on date the horizontal reservation to the extent of 06% of the available vacancies shall be provided to the Ex-servicemen against Group 'C' posts only where the maximum number of the applicable pay level does not exceed Level - 5 of the Pay Matrix.
- The reservation roster register shall be maintained as per the applicable guidelines under the reservation rules of the UT of Ladakh, as amended from time to time.
- If vacancies under EWS category remain unfilled, due to non-availability of suitable EWS candidates, then the un-filled vacancies shall be treated as unreserved and shall be filled in accordance with the sub-rule '3' of the rule '7' of S.O 77 Dated June 27, 2025, issued by Social & Tribal Welfare Department, Administration of UT of Ladakh.

Note: Candidate must possess valid category certificate on the date he/she registers himself/herself on-line.

The tentative schedule of events is as follows:

Activity	Dates
Submission of On-line Application	07-11-2026 TO 26-11-2026
Payment of Application Fee (Online)	07-11-2026 TO 26-11-2026
Download of call letters for Online Examination	Shall be notified separately
Online Examination	Shall be notified separately
Declaration of Result of Online Examination / Provisional Selection	Shall be notified separately

Candidates are advised to regularly visit the official website of the Bank at https://jkb.bank.in/ under "Careers" tab for details and updates.

B. ELIGIBILITY CRITERIA

Please note that the eligibility criteria specified herein is the basic criteria for applying for the post.

I. **Domicile of Ladakh-UT.**
Selected candidates will have to submit the domicile certificate of the UT of Ladakh issued by competent authority.

II. **Age** (As on 01-01-2026)
Minimum: 20 years Maximum: 30 years.
i.e. A candidate must have been born not earlier than 01.01.1996 and not later than 01.01.2006 (both dates inclusive). Relaxation in upper age shall be applicable to the reserved category candidates as per the applicable reservation rules mentioned above. Age Relaxation of 1 year in case of apprentices having successfully completed apprenticeship with the J&K Bank shall be in addition to already applicable age relaxation as per his/her reservation category.

III. **Educational Qualification**

- Graduate in any discipline from a university recognized by Government of India or possessing any other equivalent qualification recognized as such by the Central Government/UGC, as on the last date of registration as per the notification.
- The candidate must possess valid marks sheet/degree certificate that he/she is a graduate as on the last date of registration and indicate the percentage of marks obtained in Graduation while registering online.

IV. Candidates shall be required to produce the relevant documents in original and a photocopy in support of their identity and eligibility viz. pertaining to category, domicile, age, educational qualifications etc. as indicated in the online application form at the time of document verification before issuance of provisional appointment letter/s or at any other stage as required by the Bank**. Please note that no change of category will be permitted at any stage after registration of the online application.** Hence, Candidates are advised to fill in the online application form with utmost care. The result will be processed considering the category and other details which have been indicated in the final/Modified/Corrected online application, subject to applicable guidelines. Merely applying for recruitment/ appearing for and being shortlisted in the online examination and/or in subsequent processes does not imply that a candidate will necessarily be offered employment. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

Note:

- 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. RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The post is identified suitable for the Persons with undernoted categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time.

A. Visual Impairment ("VI" Category):
   Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.
   a) Blindness:
      i. Total absence of sight; OR
      ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
      iii. Limitation of the field of vision subtending an angle of less than 10 degree.
      OR
   b) Low Vision:
      i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR
      ii. Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

B. Hearing Impaired ("HI" Category):
   a) Deaf: means person having 70 DB hearing loss in speech frequencies in both ears.
   b) Hard of Hearing: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

C. Orthopedically Challenged/ Locomotor Disability ("OC" / "LD") Category:
   A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims, Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological / limb dysfunction. Orthopedically challenged persons are covered under locomotor disability:
   a) "Leprosy cured person" means a person who has been cured of leprosy but is suffering from:
      i. Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
      ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
      iii. extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;
   b) "Cerebral palsy" means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
   c) "Dwarfism" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimetres) or less;
   d) "Muscular dystrophy" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterised by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;

e) "Acid attack victims" means a person disfigured externally or internally, due to violent assault or self-infliction or accident, by throwing, administering, spilling of acid or similar corrosive substance.

D. Intellectual Disability ("ID" Category): Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:
   a) Autism Spectrum disorder (ASD) means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.
   b) "Specific Learning Disability" (SLD) means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.
   c) "Mental Illness" (MI) means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by sub normality of intelligence.

E. "Multiple Disabilities" means multiple disabilities amongst clause "A"; "B"; "C";" D" above. Note: Only those persons with benchmark disabilities would be eligible for reservation. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable terms, as certified by the certifying authority.

A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per reservation rules of Government of UT of Ladakh or Government of India guidelines, as applicable. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority, at any point during the process or thereafter.

The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016" and as per actual vacancies reported to IBPS.

PwBD/PwSD candidates may be subjected to authentication of UDID cards and disability certificates through the UDID portal or the concerned State/UT issuing authority. PwBD/PwSD candidates may also be subjected to a fresh round of medical assessment by a medical board set up by the bank to verify the authenticity of certificate and to confirm the disability type and percentage of disability as produced by the candidate in his/her disability certificate and to examine suitability of the candidate in terms of functional requirement of the job. Strict action against fraudulent disability certificates/UDID cards as per Sections 89 and 91 of the RPwD Act, 2016.

(i) Guidelines for Persons with Benchmark Disabilities/ Specified Disabilities using a Scribe

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F. No. 16-110/2003-DDIII dated February 26, 2013 by Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013- Welfare dated 26.04.2013 and Office Memorandum F. No. 29-6/2019-DD-III dated 10.08.2022 issued by Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan). 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.

- For candidates availing scribe in accordance with OM – F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a **certificate at the time of online examination** to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I. Such candidates **shall also, upload their certificate while filling the application form**. Also, the **qualification of the scribe should be one step below the qualification of the candidate taking examination**. Letter of undertaking as per Appendix II should be submitted by such candidates at the time of examination.
- 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.
- Deliberate wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of examination or at any stage would render the candidate and scribe being debarred either permanently or for specified periods of time for recruitment examinations.
- Those candidates who are **eligible to use scribe facility shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination**.
- In view of the importance of time element, the examination being of a competitive nature, the candidate must fully satisfy the Independent Medical Officer/ Medical Board of the Bank that there was necessity for use of a scribe as he/she has physical limitation to write including that of speed by the disabilities as mentioned in the guidelines regarding Persons with Benchmark Disabilities/ Specified Disabilities using the services of a scribe.
- 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.
- The scribe arranged by the candidate should not be a candidate himself/herself for the same online examination. If violation of the above is detected at any stage of the selection process, candidature for recruitment of both the candidate and the scribe will be cancelled.
- A scribe can act as Scribe only for one candidate for the recruitment process. If violation of the same is detected at any stage of the selection process, candidature of the candidates for recruitment will be cancelled and scribe will be debarred from future recruitment examinations.
- Please ensure that the scribe that you select should not have appeared as a scribe with a candidate who was debarred in recruitment Examinations.
- Only candidates registered for compensatory time (at the time of online registration) 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.
- During the exam, at any stage, if it is found that scribe is independently answering the questions or prompting answers in any direct/ indirect manner, the exam session will be terminated, and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe

independently answered the questions or prompted the answers in any direct/ indirect manner. In such cases, the Candidate and scribe may also be debarred either permanently or for specified periods from all recruitment examinations.

- Those candidates who have been debarred from appearing in recruitment examinations for specified periods in terms of communication made to that effect by IBPS, may act accordingly.
- The Bank reserves the right to share the list of debarred candidates/ scribes to other Recruiting agencies for their information.
- The candidates are advised to possess/ acquire valid Aadhaar card for the recruitment process. The Bank would also conduct Online Aadhaar verification of the candidate/ scribe at different stages of the selection process.

(ii) Guidelines for Visually Impaired (VI) candidates

- 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.
- 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.

(iii) 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).

(iv) 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).

(v) Guidelines for persons with specified disabilities having less than 40% disability and having difficulty in writing:

A compensatory time of not less than twenty minutes per hour of the examination shall be allowed for persons who are eligible for getting scribe. In case the duration of the examination is less than an hour, then the duration of the compensatory time shall be allowed on pro-rata basis.

NOTE:

a) The Bank reserves the right to conduct re-exam if there is doubt about the genuineness/ validity of candidate's score/ performance.
b) In terms of Office Memorandum No. 18-25/2024-Policy dated 17.12.2025 issued by Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice and Empowerment, Govt. of India, PwBD candidates possessing a disability certificate having the disability condition prescribed as "likely to improve" under temporary disability category, are not eligible for reservation. Whereas the PwBD candidates with disability Conditions i.e. "Progressive, non-progressive or not likely to improve" are treated eligible for reservation
Candidates may take note of this and apply accordingly.
c) The Government guidelines for persons with Benchmark/Specified Disabilities are subject to change / clarifications, if any, from time to time.

D. EX-SERVICEMEN (ESM)

As per the applicable guidelines and are subject to change from time to time.

E. ECONOMICALLY WEAKER SECTION (EWS)

For Economically Weaker Section (EWS) Category Candidates, the certificate should be valid for the **year 2026-2027.**

F. EXAMINATION STRUCTURE

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

Sr. No.	Name of Test	No. of Questions	Maximum Marks	Medium	Time allotted for each test (Separately timed)
1	English Language	30	30	English	20 Minutes
2	Quantitative Aptitude	35	30	English	20 Minutes
3	Reasoning Ability	35	40	English	20 Minutes
	Total	100	100		60 Minutes

Candidates must qualify in each of the three tests by securing cut off marks to be decided by the IBPS in concurrence with the J&K Bank.

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 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) Testwise scores and scores on total is reported with decimal point upto two digits.

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 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 to be considered to be shortlisted. Depending on the number of vacancies available, cut offs will be decided and candidates will be shortlisted.

Cutoffs are applied in two stages:

i. on scores in individual tests
ii. on Total Score

The minimum aggregate qualifying marks at each stage of the selection process shall be 40% in case of General Category Candidates and 35% in case of reserved category candidates, subject to overall merit.

MARKS OBTAINED IN THE ONLINE EXAMINATION **ONLY**, WILL BE CONSIDERED FOR SHORTLISTING/PROVISIONAL SELECTION, IN ACCORDANCE WITH THE APPLICABLE RESERVATION RULES, SUBJECT TO FULFILMENT OF ALL OTHER SELECTION PARAMETERS.

V. **Abnormal Similarity of Responses / Copying Cases:**
The bank will be analyzing the responses of all appeared candidates for both the online examinations, 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 four (4) centres must be situated outside Ladakh-UT. However, any centre, other than those opted by the candidates, can also be allotted. The examination centres are available at following locations:

Within Ladakh-UT

Leh	Kargil

Outside Ladakh-UT

Delhi NCR	Patiala	Mohali	Ludhiana
Amritsar	Pathankot	Jalandhar	Bengaluru
Phagwara	Others if need arise		

- The examination will be conducted online in venues given in the respective call letters.
- No request for change of centre/venue/date/session for Examination shall be entertained.
- J&K Bank, however, 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 J&K Bank will not be responsible for any injury or losses etc. of any nature.
- Indulging in any unfair means or in unruly behaviour/misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from the future exams.
- If sufficient number of candidates does not opt for a particular centre for "Online" examination, Bank reserves the right to allot any other adjunct centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, Bank reserves the right to allot any other centre to the candidate.

G. IDENTITY VERIFICATION

(i) DOCUMENTS TO BE PRODUCED

In the examination hall and at the time of joining, 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 Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / 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 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.

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.**

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 examination is 1 hour, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

H. 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 07.11.2026 to 26.11.2026 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 as given in Point "c".

(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. (In the case of Visually Impaired 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.)**

(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 no., 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 no. before applying on-line and must maintain that email account and mobile number.**

a) <u>Application Registration</u>

i. Candidates to go to the website **https://jkb.bank.in/ , visit relevant notification under "careers"** tab, click on the option "**APPLY ONLINE**" which will open a new screen.
ii. 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.
iii. 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. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.
iv. 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 COMPLETE REGISTRATION BUTTON.
v. The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
vi. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
vii. 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".
viii. Candidates can proceed to fill other details of the Application Form.

ix. Click on the Preview Tab to preview and verify the entire application form before 'COMPLETE REGISTRATION'.
x. Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded, and other details filled by you are correct.
xi. Click on 'Payment' Tab and proceed for payment.
xii. Click on 'Submit' button.

b) **PAYMENT OF FEES**

Application Fees/ Intimation Charges [Online payment from 07.11.2026 to 26.11.2026, both dates inclusive] shall be as follows: -
Rs. 600/- (excluding GST) for SC/ST/SEBC/PwBD/ESM candidates.
Rs. 800/- (excluding GST) for all others.
Bank Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate.

ONLINE MODE

i. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
ii. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
iii. 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
iv. On successful completion of the transaction, an e-Receipt will be generated.
v. 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.
vi. 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**.
vii. 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.
viii. To ensure the security of your data, please close the browser window once your transaction is completed.
ix. 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, signature, left thumb impression and the hand written declaration as per the specifications given below.

Photograph Image: (4.5cm × 3.5cm)

- 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.

Photograph Capture

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting "Capture Photo" option, candidates' webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting "Click here to Scan" option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do's and Don'ts of Photo Capture

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don'ts

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background.

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

- The applicant has to sign on white paper with Black Ink pen.
  - Dimensions 140 x 60 pixels (preferred)
  - Size of file should be between 10kb – 20kb for signature and 20kb - 50kb for left thumb impression.
  - Ensure that the size of the scanned image is not more than 20kb

- 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)

- File Size: 20 KB – 50 KB

- The applicant has to write the declaration in English clearly on a white paper with black ink.
  - File type: jpg / jpeg
  - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
  - File Size: 50 KB – 100 KB
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- 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.
- 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
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ 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.

Procedure for Uploading the documents

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

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

Note:

i. In case the face in the photograph or signature or left thumb impression or the handwritten declaration is unclear / smudged the candidate's application may be rejected.

ii. After uploading the Photograph / signature / 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 photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.

iii. 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.

iv. Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

v. 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.

vi. Candidates should ensure that the signature uploaded is clearly visible

vii. After registering online candidates are advised to take a printout of their system generated online application forms.

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.

List of Documents to be uploaded while submitting the online application:

- **10th Certificate (Marksheet/Passing Certificate)**
- **Graduation Certificate (Degree/Consolidated Marksheet)**
- **Apprenticeship Completion Certificate, if applicable.**
- **Ex-Servicemen Certificate, if applicable.**
- **Certificate/s of Disability as per Form-I, II and III (as applicable).**
- **Certificate regarding physical limitation to write as per Appendix I, if applicable.**
- **Certificate as prescribed under the UT of Ladakh Outstanding Sportspersons Rules, if applicable.**

Following are the guidelines for uploading the documents:

- Documents are to be uploaded in PDF and no other format will be accepted
- Maximum file size should not exceed the limit of 500 kb.
- Kindly make one single file for educational certificates and one single file for all experience certificates combined together.

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.

I. SELECTION CRITERIA:

Selection of candidate will be based on the aggregate score obtained in the online examination, in terms of the guidelines stipulated as per the provisions of the applicable reservation rules.

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 here 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 of up to 50% of the vacancies under each category shall be drawn by the Bank, subject to the availability of candidates in each category. Reserve list will be valid for a period of 1 year from the date of publication of the selection list or until issuance of the next recruitment notification, whichever is earlier. 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 expiry of the reserve list will not be notified. Candidates who are not provisionally allotted or not in the reserve list will not be considered for any further process under this recruitment cycle.

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 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.

J. 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 failing which the candidate may not be permitted to Join.

- 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 Identity Proof as indicated in Point G of this advertisement.
- Mark-sheets & certificates for Graduation or equivalent qualification etc. Proper document from Board / University for having declared the result on the last date registration.
- 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 UT of Ladakh / 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.
- Certificate in case of persons with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2 (r) of the said Act, i.e. persons having less than 40 % disability and having difficulty in writing, to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I.
- An Ex-serviceman candidate has to produce a copy of the Service or Discharge book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of joining. Those who are still in defence service should submit a certificate at the time of registration, from a competent authority that they will be relieved from defence services. Please note that failure to provide this certificate will result in immediate disqualification. The candidates falling in this category are advised to apply for this certificate at the earliest to avoid disqualification.
- Candidates serving in Government / Quasi Govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" in original from their employer at the time of joining/ document verification, in the absence of which their candidature will not be considered.
- 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.**

K. GENERAL INFORMATION/INSTRUCTIONS:

- 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.
- 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 UT of Ladakh / 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 candidate is subject to his /her being declared medically fit and should produce a certificate from a qualified doctor to this effect, except for Persons with Disabilities as defined under the applicable Reservation Rules of the UT of Ladakh, as amended from time to time.
- 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 J&K and courts/tribunals/ forums at J&K 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 joining.
- 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.
- 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 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, except for Persons with Disabilities as defined under the applicable Reservation Rules of the UT of Ladakh, and subject to service and conduct rules of Ladakh UT. Decision of the 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://jkb.bank.in/** 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.
- The tests/question papers are not disclosed to anybody other than the candidates only during the examination. The test papers are also not shared with anybody even after the examination.

L. 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.

M. 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 online examination, 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.

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.

N. CALL LETTERS

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

Candidates will have to visit the Bank's official website for downloading call letters for online test. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

No hard copy of the call letter/ Information Hand-out etc. will be sent by post/ courier.

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://jkb.bank.in/ 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.

O. EMOLUMENTS

Presently, the starting Basic Pay is Rs.24050/- in the scale of 24050-1340/3-28070-1650/3-33020-2000/4-41020-2340/7-57400-4400/1-61800-2680-64480 & other perks applicable to Banking Associate Cadre.

P. JOINING

The joining time for selected candidates shall be capped at 45 days. The newly appointed Banking Associates (BAS) shall be initially on probation for a period of 6 months. During the period of probation, the performance, work and conduct of the appointee shall be reviewed by the designated appraising authority who shall submit a report of the performance of the official to Human Resources Vertical, CHQ.

The Competent Authority may at its discretion extend the period of probation by not more than three months in case he/she has a reason to believe that the appointee concerned has not successfully completed initial period of probation. If during the extended period of probation his/her work and conduct does not improve he/she shall be liable to be terminated from the services of the bank.

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.

Q. ANNOUNCEMENTS

All further announcements/ details pertaining to this process will be published / provided only on JK Bank authorized website https://jkb.bank.in/ under careers tab from time to time. No separate advertisement will be issued in this regard.

R. DISCLAIMER

In case it is detected at any stage of recruitment that a candidate does not fulfil 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.

Notification No: JKB/HR/Rectt/2026-495
Dated: 07-11-2026

Sd/-
General Manager - HR

FORM-I

Certificate of Disability

(In cases of amputation or complete permanent paralysis of limbs or dwarfism and in cases of blindness)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent passport size attested photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____ Date of Birth (DD / MM / YY) _____

Age _____ years, male/female _____ registration No. _____

permanent resident of House No._____ Ward/Village/Street _____

Post Office _____ District _____ State _____, whose photograph is affixed above, and am satisfied that :

(A) he/she is a case of:

- **locomotor disability**
- **Dwarfism**
- **Blindness**

(Please tick as applicable)

(B) The diagnosis in his/her case is _____

(A) He/She has _____% (in figure) _____ percent (in words) permanent locomotor disability/ dwarfism /blindness in relation to his/her _____ (part of body) as per guidelines (……number and date of issue of the guidelines to be specified)

2. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb impression of the person in whose favour disability certificate is issued.

FORM - II

Certificate of Disability

(In case of multiple disabilities)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that we have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____ Date of Birth (DD / MM / YY) _____

Age _____ years, male/female _____ registration No. _____

permanent resident of House No._____ Ward/Village/Street _____

Post Office _____ District _____ State _____, whose photograph is affixed above, and am satisfied that:

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluated as per guidelines (……number and date of issue of the guidelines to be specified) for the disabilities ticked below, and is shown against the relevant disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Muscular Dystrophy			
3	Leprosy cured			
4	Dwarfism			
5	Cerebral Palsy			
6	Acid Attack Victim			
7	Low vision	#		
8	Blindness	#		
9	Deaf	£		
10	Hard of Hearing	£		
11	Speech and Language Disability			
12	Intellectual Disability			
13	Specific Learning Disability			
14	Autism Spectrum disorder			
15	Mental-illness			
16	Chronic Neurological Conditions			
17	Multiple sclerosis			
18	Parkinson's disease			

19	Haemophilia			
20	Thalassemia			
21	Sickle Cell disease			

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (……number and date of issue of the guidelines to be specified), is as follows :-

In figures :- _____ percent

In words :- _____ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

 # - e.g. Single eye

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued.

FORM - III

Certificate of Disability

(In cases other than those mentioned in Form I and II)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent passport size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that I have carefully examined

Shri/Smt./Kum. _____

son/wife/daughter of Shri _____ **Date of Birth (DD / MM / YY)** ____ ____ ____

Age _____ **years, male/female** _____**Registration No.** _____

permanent resident of House No._____ **Ward/Village/Street** _____ **Post Office** _____**District** _____ **State** _____, **whose photograph is affixed above, and am satisfied that he/she is a Case of** _____ **disability. His/her extent of percentage physical impairment/disability has been evaluated as per guidelines (……number and date of issue of the guidelines to be specified) and is shown against the relevant disability in the table below :**

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Muscular Dystrophy			
3	Leprosy cured			
4	Cerebral Palsy			
5	Acid Attack Victim			
6	Low vision	#		
7	Deaf	€		
8	Hard of Hearing	€		
9	Speech and Language Disability			
10	Intellectual Disability			
11	Specific Learning Disability			
12	Autism Spectrum disorder			
13	Mental-illness			
14	Chronic Neurological Conditions			
15	Multiple sclerosis			

16	Parkinson's disease			
17	Haemophilia			
18	Thalassemia			
19	Sickle Cell disease			

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

 # - e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)
(Name and Seal)

Countersigned

{Countersignature and seal of the CMO/Medical Superintendent/Head of Government Hospital, in case the certificate is issued by a medical authority who is not a government servant (with seal)

Signature/Thumb impression of the person in whose favour disability certificate is issued.

APPENDIX- I

Certificate for person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing.

This is to certify that, we have examined Mr/Ms/Mrs ..... (name of the candidate), S/o / D/o ....., a resident of .....(Vill/PO/PS/District/State), aged ..... yrs, a person with ..... (nature of disability/condition), and to state that he/she has limitation which hampers his/her writing capability owing to his/her above condition, He / She requires support of scribe for writing the examination.

2. The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid (name to be specified) which is / are essential for the candidate to appear at the examination with the assistance of scribe.

3. This certificate is issued only for the purpose of appearing in written examinations conducted by recruitment agencies as well as academic institutions and is valid upto _____ (it is valid for maximum period of six months or less as may be certified by the medical authority).

Signature of Medical Authority

(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)
Orthopedic/ PMR specialist	Clinical Psychologist/ Rehabilitation Psychologist/ Psychiatrist/ Special Educator	Neurologist (if available)	Occupational therapist (if available)	Other Expert, as nominated by the Chairperson (if any)
(Signature & Name)				
Chief Medical Officer / Civil Surgeon / Chief District Medical Officer ..... Chairperson				

Name of Government Hospital / Health Care Centre with Seal

Place :

Date :

APPENDIX II

Letter of Undertaking by the person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing

I, _____, a candidate with _____ (nature of disability/condition) appearing for the _____ (name of the examination) bearing Roll No. _____ at _____ (name of the centre) in the District _____, _____ (name of the State). My educational qualification is _____.

2. **I do hereby state that _____ (name of the scribe) will provide the service of scribe for the undersigned for taking the aforementioned examination.**

3. **I do hereby undertake that his/her qualification is _____. In case, subsequently it is found that his qualification is not as declared by the undersigned and is beyond my qualification. I shall forfeit my right to the post or certificate/diploma/degree and claims relating thereto.**

(Signature of the candidate)

Place:

Date:

Note: The prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.