

## NOTIFICATION

### Engagement of Apprentices under Apprentices Act, 1961

<b>Number of Vacancies</b>	<b>276</b>
<b>Opening Date for On-line Registration</b>	<b>14-05-2024</b>
<b>Closing Date for On-line Registration</b>	<b>28-05-2024</b>
<b>Date of Online Examination</b>	<b>To be communicated separately</b>

**Jammu & Kashmir Bank** invites **online applications** for engagement of **Apprentices under Apprentices Act-1961 (amended from time to time)** for a period of one (01) year (i.e. 360 days). Selected candidates will be engaged in branches/offices in the respective districts at the discretion of the Bank.

#### 01. DETAILS OF VACANCIES (CATEGORY/ DISTRICT/ REGION WISE):-

S.No.	Name of District/ Area	No. of Vacancies*	S.No.	Name of District/ Area	No. of Vacancies*	S.No.	Name of District/ Area	No. of Vacancies*
1	Srinagar	28	11	Poonch	6	21	Kargil	5
2	Ganderbal	10	12	Rajouri	8	22	Leh	7
3	Baramulla	13	13	Jammu	31	23	Delhi	13
4	Bandipora	5	14	Samba	8	24	Mumbai	16
5	Anantnag	14	15	Udhampur	7	25	Lucknow	6
6	Kulgam	8	16	Reasi	5	26	Bangalore	12
7	Pulwama	11	17	Kathua	9	27	Pune	5
8	Shopian	8	18	Doda	6	28	Chennai	2
9	Budgam	10	19	Ramban	5	29	Mohali	4
10	Kupwara	8	20	Kishtwar	6			
<b>TOTAL</b>								<b>276</b>

\* No. of vacancies are tentative and may increase/decrease as per the requirement. The vacancies will be filled as per the applicable reservation rules.

#### 02. ELIGIBILITY CRITERIA:-

S.No.	Eligibility Criterion	Description
I.	Qualification	<ul style="list-style-type: none"> <li>Graduation from a recognized University/ Institute. Result should be declared by or before last date of registration.</li> <li>The candidate should be proficient in local language of the respective region/area. Preference shall be given to domiciles of the respective region/ area.</li> </ul>

II.	Age (as on 01/01/2024)	Minimum 20 years and Maximum 28 years. However, relaxation in upper age limit for categories like SC/ST/OBC/PwBD etc. as per Government guidelines shall be applicable.
III.	Duration of Training	One (01) year (i.e. 360 days).
IV.	Stipend	<ul style="list-style-type: none"> <li>The apprentices shall be eligible for stipend of Rs. 10500/- per month for the engagement period of one (01) year out of which an amount of Rs. 1500/- shall be disbursed by Govt. agency through DBT.</li> <li>Entitlement of conveyance up to a maximum of Rs. 1250/- per month. <b>Apprentices shall not be eligible for any other allowances/benefits.</b></li> </ul>
V.	Trainee Hours	The apprentice shall be imparted On-the Job Training during normal working hours, as applicable to the clerical staff.
VI.	Other Terms & Conditions	<ul style="list-style-type: none"> <li>The Candidate should <b>NOT</b> have undergone Apprenticeship either in J&amp;K Bank or in any other organization earlier or pursuing Apprenticeship Training as per the Apprentices Act 1961 as amended or terminated in between the course of Apprenticeship training due to the fault of candidate himself.</li> <li>Candidates who have undergone training or have job experience of one (01) year or more after attainment of educational qualifications, shall <b>NOT</b> be eligible for being engaged as Apprentice.</li> <li>The training duration/ apprenticeship or engagement period shall be 1 year (i.e. 360 days) and during this training period only <b>12 days of casual leave</b> will be available and in <b>no case</b> an apprentice should absent himself/ herself from the training for more than 30 days including 12 casual leaves otherwise the Bank will be at liberty to terminate the contract without any notice.</li> <li><b>The apprentice shall have no right to claim employment in Bank after completion of the training.</b></li> <li><b>Bank does not have any obligation to offer regular employment to apprentice during or after completion of apprenticeship period.</b></li> <li><b>Candidates shall be relieved immediately after completion of one (01) year (i.e. 360 days) of apprenticeship period, from the respective work area.</b></li> <li>Every apprentice undergoing apprenticeship training in Bank shall be a trainee and not a worker and as such the provisions of any law with respect to labor shall not apply to or in relation to such apprentice.</li> <li>If the Apprentice wants to leave the Apprenticeship training during the Contract period, he/she shall be allowed to leave only at the <b>end of that particular quarter</b> and in case the Apprentice dropout/ absconds, he/ she will be liable to <b>refund the stipend</b> drawn for that quarter.</li> <li>All other terms and conditions of Apprenticeship not expressly mentioned in the notification shall be as prescribed under the Apprentices Act 1961 and Apprenticeship Rules 1992 as amended from time to time.</li> <li><b>Candidate has to apply for only one District/ Area. In case a candidate registers for more than one District/ Area, his/ her latest application will be considered.</b></li> <li><b>Candidate selected for the applied district/ area shall under no case be given training in any other district/ area.</b></li> <li><b>However, Bank reserves the right to allot training seat in any district as per administrative requirement.</b></li> </ul>

- The number of vacancies are tentative and may vary according to actual requirement of the Bank, subject to availability of suitable candidates. The candidates belonging to reserved category for which no reservation has been announced are free to apply for vacancies announced for unreserved categories. However, they must fulfil all the eligibility criteria of unreserved category. The selected candidates will be imparted training region/district wise where he/ she is selected, depending upon the requirement of the Bank.

- Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the training as on the date of eligibility.
- The process of registration is complete only when fee is deposited through online mode at the time of filling of application form for apprenticeship. Candidates are advised to check Bank's website regularly for details and updates. No separate intimation/advertisement etc. will be sent to candidate/apprentice in case of any change / update.
- "Vacancies reserved for OBC category are available only to the 'non-creamy layer OBC candidates. Creamy layer OBC candidates should indicate their category as 'General". OBC category candidate should submit the OBC (Non-Creamy-layer) certificate on format prescribed by Govt. of India, having "Non-Creamy Layer" clause.
- Reservation for Economically Weaker Section (EWS) in engagement is governed by Office Memorandum No. 36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievance & Pensions, Government of India. Benefit of reservation under EWS category can be availed upon production of an 'Income and Asset Certificate' issued by a Competent Authority on the format prescribed by Government of India.
- Candidates seeking age relaxation will be required to submit necessary certificate(s) in original along with photo-copies as and when required and at any subsequent stage of the apprenticeship. Please note that change of category will not be permitted at any stage after registration of online application.
- The date of passing of examination will be the date appearing on the mark sheet or provisional certificate issued by the Board / University / Institute.

### 03. RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES (PWBD):

Reservation for Persons with Disability is horizontal within the overall vacancies. Reservation has been provided to Persons with Benchmark Disabilities as per section 34 of "The Rights of Persons with Disabilities Act, 2016". The post is identified suitable for the Persons with undernoted categories of benchmark disabilities as defined in the Schedule of RPWD Act 2016:

Locomotor Disabilities (LD), Visual Impairment (VI), Hearing Impaired (HI) and Other PwBDs 'd' & 'e' categories: "Specific Learning Disability" (SLD), "Mental Illness" (MI), "Autism spectrum disorder" (ASD) and "Multiple Disabilities" means multiple disabilities amongst LD, VI, HI, SLD, MI & ASD.

**Note:** Only "person with bench mark disability" would be eligible for reservation with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in 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 Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the Bank.

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 vacancies. These guidelines are subject to change in terms of Govt. of India guidelines/ clarifications, if any, from time to time.

### 04. GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE:

- The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination, subject to limits as in (ii) and (iii) below. In all such cases where a scribe is used, the following rules will apply:
  - The candidate will have to arrange his/her own scribe at his/her own cost.
  - The scribe arranged by the candidate should not be a candidate for the same examination. If violation of the above is detected at any stage of the process, candidature of both the candidate

and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.

- A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- 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 of the online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Scribe should not answer on his/her own. Any such behaviour observed will result in cancellation of candidature.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, 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.

ii. 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).

iii. Guidelines for Visually Impaired 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 be available to Visually Impaired candidates.

iv. In addition to instructions applicable to PwBD candidates (who have disability of 40% or more), following guidelines as per Circular No. F. No. 29-6/2019-DD-III issued by Ministry of Social Justice and Empowerment, Gol for conducting written examination for persons with specified disabilities 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.

- a) The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per proforma of Circular No. F. No. 29-6/2019-DD-III issued by Ministry of Social Justice and Empowerment, Gol.
- b) The medical authority for the purpose of certification as mentioned in point (a) above should be a multi-member authority comprising the following:-
  - I. Chief Medical officer/Civil Surgeon/Chief District Medical Officer.....Chairperson

- II. Orthopaedic/PMR specialist
- III. Neurologist, if available\*
- IV. Clinical Psychologist/Rehabilitation Psychologist/ Psychiatrist/Special Educator
- V. Occupational therapist, if available\*
- VI. Any other expert based on the condition of the candidate as may be nominated by the Chairperson.

(\* the Chief Medical Officer/Civil Surgeon/Chief District Medical Officer may make full efforts for inclusion of neurologists, occupational therapist from the nearest District or the Medical College/Institute, if the same is not available in the District)"

## 05. SELECTION PROCEDURE:

LABEL	DESCRIPTION																				
Selection Process	<p><b>a. <u>Online Written Test (objective type):</u></b> The engagement of Apprentices shall be based on the merit obtained in the online examination. The pattern of the online examination is as follows:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #ADD8E6;">S.No.</th> <th style="background-color: #ADD8E6;">Test Type</th> <th style="background-color: #ADD8E6;">No. of Questions</th> <th style="background-color: #ADD8E6;">Maximum Marks</th> <th style="background-color: #ADD8E6;">Duration</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>General Awareness &amp; English Comprehension</td> <td style="text-align: center;">50</td> <td style="text-align: center;">50</td> <td style="text-align: center;">30 minutes</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Quantitative Aptitude &amp; Reasoning Ability</td> <td style="text-align: center;">50</td> <td style="text-align: center;">50</td> <td style="text-align: center;">30 minutes</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Total</b></td> <td style="text-align: center;"><b>100</b></td> <td style="text-align: center;"><b>100</b></td> <td style="text-align: center;"><b>60 minutes/ 1 hour</b></td> </tr> </tbody> </table> <p><b>b.</b> 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 (1/4th) of the marks assigned to that question will be deducted as penalty to arrive at final score. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question.</p> <p><b>c.</b> Merit List will be drawn district / region wise and category wise.</p> <p><b>d.</b> Candidates qualified in the test will be placed according to their aggregate marks in descending order in respective districts / regions and Categories.</p> <p><b>e.</b> In case more than one candidate scores same marks in the Merit List, such candidate will be ranked in the merit list according to their age in descending order.</p> <p><b>f.</b> Online examination will be conducted only in English language. Bank reserve the right to conduct any other test or follow any other selection criteria at its discretion.</p>	S.No.	Test Type	No. of Questions	Maximum Marks	Duration	1	General Awareness & English Comprehension	50	50	30 minutes	2	Quantitative Aptitude & Reasoning Ability	50	50	30 minutes	<b>Total</b>		<b>100</b>	<b>100</b>	<b>60 minutes/ 1 hour</b>
S.No.	Test Type	No. of Questions	Maximum Marks	Duration																	
1	General Awareness & English Comprehension	50	50	30 minutes																	
2	Quantitative Aptitude & Reasoning Ability	50	50	30 minutes																	
<b>Total</b>		<b>100</b>	<b>100</b>	<b>60 minutes/ 1 hour</b>																	
Wait List	Waiting list will be 20% of notified vacancies & shall be valid up to 6 months or till the end of the current financial year from the date of issuance of selection notification, whichever is later.																				
Contract of Apprenticeship	<p>Candidates who have already registered themselves on the apprenticeship portal &amp; found suitable for engagement on the basis of merit list shall be offered contract digitally through the apprenticeship portal.</p> <p>Candidates receiving the offer of apprenticeship online from the Bank need to accept it on the portal within a stipulated time/date.</p> <p>The apprenticeship training shall be deemed to have commenced from the training start date mentioned on the contract of apprenticeship.</p>																				
Assessment and Certification	After completion of apprenticeship training, apprentices will need to go through an assessment test covering both theoretical part as well as On-the-job training component. Theory assessment will be conducted by BFSI Sector Skill Council of India (BFSI SSC) and the Practical assessment will be conducted by the Bank. Subsequently, on the basis of marks scored by the apprentices, an Apprenticeship Certificate jointly signed by the Bank - BFSI SSC will be awarded to the apprentices.																				

Weightage/ Relaxation in Recruitment of Junior Associates in J&K Bank	1 year age relaxation will be given across all categories of candidates for appointment in Banking Associate cadre to apprentices who have successfully completed Apprenticeship program and has been issued apprenticeship completion certificate. In addition, 2.5% of marks will be added to score obtained by the candidate in online written test subject to the condition that total marks (including bonus marks) do not exceed maximum marks, however candidate has to initially satisfy subject wise cut-offs wherever applicable. The relaxation and weightage will be offered subject to fulfilling of other eligibility criteria's as per recruitment notification of J&K Bank
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**NOTE:**

The selected candidates' engagement will be subject to their being declared medically fit by a qualified medical practitioner engaged by the Bank or subject to production of medical fitness certificate from Registered Medical Practitioner or both as per the discretion of the Bank. Document verification will be conducted by the Bank officials and selection will be subject to satisfactory verification of candidates' character, antecedents and caste validity certificates (wherever applicable).

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

**06. AGREEMENT OF TRAINING AND GRANTING OF CERTIFICATE:**

The entire training program under the Apprentices Act, 1961 is controlled by the provisions of the Apprenticeship Contract between the Bank and the Apprentice. The apprenticeship contract or agreement should be sent (through portal) to the Apprenticeship Adviser for registration:

- i. In the event of premature termination of Contract of Apprenticeship due to the failure on the part of Apprentice to carry out or comply with the terms and conditions of the contract, the Apprentice has to indemnify the bank for such amount as is determined by the Apprenticeship Adviser and the Bank towards the cost of training.
- ii. If the Apprentice wants to leave the Apprenticeship training during the Contract period, he/she shall be allowed to leave only at the end of that particular quarter.
- iii. A training cost of an amount equivalent to three months last drawn stipend shall be made recoverable from such Apprentice who fails to provide one month's advance notice regarding his/her willingness to resign from the contract. As per the Act, the apprentice, will have no claim to seek employment on the basis of such training.
- iv. In case the Apprentice dropout/ absconds, he/ she will be liable to refund the stipend drawn for that quarter.

**07. CENTRE CLAUSE:**

The examination centres shall be available at following locations:

Srinagar, J&K	Baramulla, J&K	Anantnag, J&K
Jammu, J&K	Poonch, J&K	Samba, J&K
Leh, Ladakh	Kargil, Ladakh	Delhi/Delhi NCR
Mumbai/Navi Mumbai/Thane/MMR, Maharashtra	Lucknow, U.P.	Chennai
Bangalore, Karnataka	Pune, Maharashtra	Chandigarh

- i. The examination will be conducted online at venues given in the respective call letters.
- ii. No request for change of centre/ venue/ date/ session for examination shall be entertained.

- iii. The 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.
- iv. The 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 own risks and expenses and the Bank will not be responsible for any injury or losses etc. of any nature.
- vi. Choice of centre once exercised by the candidate will be final.

**NO REQUEST FOR CHANGE OF CENTRE FOR EXAMINATION SHALL BE ENTERTAINED.**

If sufficient number of candidates do not opt for a particular centre for "Online" examination, the 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, the Bank reserves the right to allot any other centre to the candidate.

**08. HOW TO APPLY:**

**A. Registration on apprenticeship portal:** A candidate should initially register/ create his/ her profile in the web portal <https://apprenticeshipindia.gov.in> , as a candidate. Steps to be followed are as under:

**Step 1:** Register as a candidate on <https://www.apprenticeshipindia.gov.in/candidate-login>

**Step 2:** Login as a candidate and complete the profile by filling all the details.

**Step 3:** Click on Apprenticeship Opportunities.

**Step 4:** In Search by "Establishment Name" Box search for "JAMMU AND KASHMIR BANK"

**Step 5:** Apply for the opportunity "Business Correspondent/facilitator V4.0" created by Jammu and Kashmir Bank.

Candidates after successful registration on the apprenticeship portal and after applying for the opportunity created by Jammu And Kashmir Bank shall proceed to register for online examination.

**B. Registration for online examination:**

**DETAILED GUIDELINES/PROCEDURES FOR:**

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

Candidates can apply online from 14.05.2024 to 28.05.2024 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 all these scanned documents adhere to the required specifications as given in Annexure to this Advertisement.**

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/asked by the Jammu & Kashmir Bank or its authorized agency."***

- v. **The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written by anybody else or in any other language, the application will be considered as invalid. (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 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/ INTIMATION CHARGES (NON REFUNDABLE) PAYMENT OF FEE ONLINE: 14-05-2024 TO 28-05-2024**

The Candidates will pay the requisite fee of Rs.700/- for unreserved category and Rs.500/- for reserved category candidates, to be paid through online mode. No other Mode of payment shall be available. (Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.)

#### **I. APPLICATION REGISTRATION:**

- i. ***Candidates to go to the official website <https://www.jkbank.com> under careers tab and click on the link "Engagement of Apprentices" and apply for the engagement 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/ Marks 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.

## II. PAYMENT OF FEES (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. Candidates are requested to print the same for producing during Document Verification (if shortlisted).**

## III. 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.

#### 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) o 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/MOffice can easily obtain documents in .jpeg format by using MS Paint or MOffice 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 o Click the 'Open/Upload' o 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:**

- In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- 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.
- 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.
- 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.
- Candidates should ensure that the signature uploaded is clearly visible
- After registering online candidates are advised to take a printout of their system generated online application forms.

## 09. 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 apprenticeship, if he/ she has already joined the Bank.

## 10. DOWNLOAD OF CALL LETTER

Candidates will have to visit the <https://www.jkbank.com> 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 specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

**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 01 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.

## 11. IDENTITY VERIFICATION

In the examination hall as well as at the time of document verification, 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 / 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.

## 12. OTHER CLAUSES

- I. 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 test conducting body. 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.
- II. Decision of The Bank in all matters relating to selection as apprentice will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf.
- III. If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any center or for any candidate.
- IV. The responses (answers) of individual candidates would be analysed with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted, it is inferred/ concluded that the responses have been shared and scores

obtained are not genuine/ valid, The Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

V. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead of disqualification of the candidate from the selection process and he/she will not be allowed to appear in any selection process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

VI. 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 up to two digits.

**Note:**

Cut-offs are applied in two stages:

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

VII. Any resultant dispute arising out of this advertisement for engagement of apprentices will be subject to the jurisdiction of courts in Srinagar, J&K.

VIII. The decision of the Bank will be final and binding on all candidates on all matters relating to eligibility, acceptance or rejection of applications, mode of selection, cancellation of the selection process either in part or full etc. No correspondence will be entertained in this regard. Filling up of the seats is solely at the discretion of the Bank based on suitability of candidates and no claim will arise for engagement, if some of these seats are not filled due to unsuitability / insufficient number of candidates.

IX. Online applications which are incomplete shall not be considered as “Eligible” and treated as “Rejected”. No communication will be entertained in this regard.

X. Candidates should satisfy themselves about their eligibility for engagement in apprentice. The Bank would admit to the test all the candidates applying for the apprentice on the basis of the information furnished in the online application and shall determine their eligibility only at the time of document verification. Admission to tests will be purely provisional without verification of age/qualification/category (SC/ST/OBC/EWS/PwBD), etc. of the candidates with reference to documents.

XI. 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.

XII. J&K 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 J&K Bank.

XIII. Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the category candidates, at the time of engagement, if called for.

XIV. PwBD candidates should produce disability certificate, on prescribed format issued by a competent authority as per the Government of India Guidelines.

XV. Candidates are advised to keep their registered e-mail ID/mobile active for receiving advices, viz. call letters/advices etc.

XVI. The candidates will have to appear for the tests at their own cost. J&K Bank will not pay or reimburse any such expenses

- XVII. Engagement of selected apprentices is subject to his/ her being declared medically fit as per the requirement of the Bank and satisfactory completion of KYE formalities.
- XVIII. No change of data after submission of final online submission of application is allowed.

### 13. LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF ENGAGEMENT:

The following document/s in original together with a self-attested photocopy in support of the candidate's eligibility and identity are to be invariably submitted at the time of engagement failing which the candidate may not be permitted to impart any training. Non-submission of requisite documents by the candidate at the time of engagement will debar his/ her candidature from further participation in the engagement process of apprenticeship:

- I. Valid system generated printout of the online application form.
- II. Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB).
- III. For the purpose of identification, please bring Passport/ Aadhar Card/ PAN card/ Voter ID/ Driving License/ any other Photo ID card issued by Statutory Authorities where photograph is affixed.
- IV. Mark sheets/ Certificates from SSC examination onwards to the highest examination passed. Individual Semester/ Year wise Mark sheets & certificates for educational qualifications including the final degree. Proper document from Board/ University for having declared the result on or before cut-off date must be submitted.
- V. Income and Asset Certificate issued by Competent Authority, strictly in the prescribed format as stipulated by Government of India, in case of EWSs (Economically Weaker Sections) category candidates.
- VI. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC/ST/OBC category candidates. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the non-creamy layer clause should be valid as on the date of notification. Caste Name mentioned in certificate should tally letter by letter with Central Government list/notification. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.
- VII. Non-production of relevant eligibility documents at the time of engagement or at any stage shall make the candidate ineligible for further process of engagement.

### 14. ANNOUNCEMENTS:

All further announcements/ details/ updates pertaining to this process will be published/ provided only on <https://www.jkbank.com> from time to time. No separate advertisement will be issued in this regard.

### 15. DISCLAIMER:

In case, it is detected at any stage of engagement 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 engagement as an apprentice is liable to be terminated/ cancelled. Decisions of bank in all matters regarding eligibility, conduct of online examination/ other tests/ selection would be final and binding on all candidates. No representation or correspondence will be entertained by the Bank in this regard.

**Helpdesk:** Queries may be lodged on email [apprenticeship@jkbmail.com](mailto:apprenticeship@jkbmail.com).

Srinagar

Date: 09-05-2024

Ref. No.: JKB/HRD/Rectt/2024-267

**Sd/-**

**GENERAL MANAGER (HR)**