

## NOTIFICATION

### Engagement of Apprentices under Apprentices Act, 1961

|  |                                      |
|--|--------------------------------------|
| <b>Number of Vacancies</b>                   | <b>614</b>                           |
| <b>Opening Date for On-line Registration</b> | <b>20-04-2026</b>                    |
| <b>Closing Date for On-line Registration</b> | <b>26-04-2026</b>                    |
| <b>Date of Online Examination</b>            | <b>To be communicated separately</b> |

Jammu & Kashmir Bank invites **online applications** for engagement of **Apprentices under NATS (National Apprenticeship Training Scheme)** as per **Apprentices Act-1961 (as amended)** for a period of one (01) year. Selected candidates will be engaged in Branches/ Offices of the Bank in the respective districts at the discretion of the Bank.

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

| UT of J&K - Vacancy Distribution |                      |                  |                  |                  |      |   |         |                            |     |    |                              |
|----------------------------------|----------------------|------------------|------------------|------------------|------|---|---------|----------------------------|-----|----|------------------------------|
| S. No.                           | Name of the District | No. of Vacancies | Scheduled Castes | Scheduled Tribes |      | Socially & Educationally Backward Classes |         |                            | EWS | UR | PwD - Horizontal Reservation |
|                                  |                      |                  |                  | (i)              | (ii) | Other Backward Classes                    | ALC/ IB | Residents of Backward Area |     |    |                              |
| 1                                | Srinagar             | 75               | 6                | 8                | 8    | 6   | 3       | 7                          | 7   | 30 | 3                            |
| 2                                | Ganderbal            | 12               | 1                | 1                | 1    | 1   | 1       | 1                          | 1   | 5  | 0                            |
| 3                                | Baramulla            | 35               | 3                | 4                | 4    | 2   | 2       | 3                          | 3   | 14 | 1                            |
| 4                                | Bandipora            | 10               | 1                | 1                | 1    | 1   | 0       | 1                          | 1   | 4  | 0                            |
| 5                                | Anantnag             | 30               | 2                | 3                | 3    | 2   | 2       | 3                          | 3   | 12 | 1                            |
| 6                                | Kulgam               | 14               | 1                | 2                | 1    | 1   | 1       | 1                          | 1   | 6  | 0                            |
| 7                                | Pulwama              | 20               | 1                | 2                | 2    | 2   | 1       | 2                          | 2   | 8  | 0                            |
| 8                                | Shopian              | 15               | 1                | 2                | 2    | 1   | 1       | 1                          | 1   | 6  | 0                            |
| 9                                | Budgam               | 30               | 2                | 3                | 3    | 2   | 2       | 3                          | 3   | 12 | 1                            |
| 10                               | Kupwara              | 18               | 1                | 2                | 2    | 2   | 1       | 2                          | 1   | 7  | 0                            |
| 11                               | Poonch               | 14               | 1                | 2                | 1    | 1   | 1       | 1                          | 1   | 6  | 0                            |
| 12                               | Rajouri              | 19               | 1                | 2                | 2    | 2   | 1       | 2                          | 2   | 7  | 0                            |
| 13                               | Jammu                | 75               | 6                | 8                | 8    | 6   | 3       | 7                          | 7   | 30 | 3                            |
| 14                               | Samba                | 13               | 1                | 1                | 1    | 1   | 1       | 1                          | 1   | 6  | 0                            |
| 15                               | Udhampur             | 16               | 1                | 2                | 2    | 1   | 1       | 1                          | 1   | 7  | 0                            |
| 16                               | Reasi                | 11               | 1                | 1                | 1    | 1   | 0       | 1                          | 1   | 5  | 0                            |
| 17                               | Kathua               | 20               | 1                | 2                | 2    | 2   | 1       | 2                          | 2   | 8  | 0                            |
| 18                               | Doda                 | 15               | 1                | 2                | 2    | 1   | 1       | 1                          | 1   | 6  | 0                            |
| 19                               | Ramban               | 9                | 1                | 1                | 1    | 1   | 0       | 1                          | 1   | 3  | 0                            |
| 20                               | Kishtwar             | 10               | 1                | 1                | 1    | 1   | 0       | 1                          | 1   | 4  | 0                            |
|                                  |                      | <b>461</b>       |                  |                  |      |   |         |                            |     |    |                              |

| UT of Ladakh - Vacancy Distribution |                      |                  |                  |                  |   |     |    |
|-------------------------------------|----------------------|------------------|------------------|------------------|---|-----|----|
| S. No.                              | Name of the District | No. of Vacancies | Scheduled Castes | Scheduled Tribes | SEBC, namely, Residents of areas adjoining the Actual Line of Control (ALC) in the Union territory of Ladakh. | EWS | UR |
| 1                                   | Kargil               | 8                | 0                | 8                | 0   | 0   | 0  |
| 2                                   | Leh                  | 10               | 0                | 9                | 0   | 1   | 0  |

| ROI - Vacancy Distribution (outside UT J&K and Ladakh) |                        |                  |                  |                  |                        |     |    |
|--|------------------------|------------------|------------------|------------------|------------------------|-----|----|
| S. No.   | Name of the Cluster    | No. of Vacancies | Scheduled Castes | Scheduled Tribes | Other Backward Classes | EWS | UR |
| 1  | Delhi                  | 42               | 6                | 3                | 11                     | 4   | 18 |
| 2  | Mumbai/ Greater Mumbai | 26               | 2                | 2                | 7                      | 2   | 13 |
| 3  | Lucknow                | 20               | 4                | 0                | 5                      | 2   | 9  |
| 4  | Bangalore              | 19               | 3                | 1                | 5                      | 1   | 9  |
| 5  | Mohali                 | 28               | 8                | 0                | 5                      | 2   | 13 |
|  |                        | <b>135</b>       |                  |                  |                        |     |    |

\* 1 vacancy each for Delhi, Mumbai/ Greater Mumbai and Mohali Clusters have been reserved for Persons with Benchmark Disability (Horizontal Reservation).

**Note:** Number of vacancies are tentative and may increase/ decrease as per the requirement of the Bank.

## 02. ELIGIBILITY CRITERIA:-

| S.No. | Eligibility Criterion  | Description   |
|-------|------------------------|---|
| I.    | Qualification          | <ul style="list-style-type: none"> <li>Graduation from a recognized University/ Institute. Candidates must have passed their Graduation on or after 01.01.2022. (Only Graduates are eligible to apply for apprenticeship under NATS)</li> <li>The candidate should be proficient in local/official language of the respective region/area as recognized by the respective State/UT and should have studied the local/official language as a subject in the 10th or 12th.</li> </ul>   |
| II.   | Age (as on 01/01/2026) | <ul style="list-style-type: none"> <li>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.</li> </ul>  |
| III.  | Duration of Training   | Training duration of 12 months shall be applicable and after completion of Apprenticeship Period, the apprentices will be relieved from the respective work places.   |
| IV.   | Stipend                | <ul style="list-style-type: none"> <li>The apprentices shall be eligible for monthly stipend of Rs. 13500/- (Rs. 9000/- Bank's Share + Rs. 4500/- Govt Share). Rs. 4500/- shall be disbursed by Govt. agency through DBT to eligible candidates. The Bank In no case shall disburse stipend more than Rs. 9000/- per month.</li> <li>Entitlement of conveyance up to a maximum of Rs. 1250/- per month.</li> </ul> <p><b>Apprentices shall not be eligible for any other allowances/benefits.</b><br/> <b>Note: DBT amount of Rs. 4500/- from Govt. Agency will only be paid in respect of Apprentices whose age is less than 35 years as on date of issuance of online contract issuance through Apprenticeship Portal (if shortlisted).</b></p> |

|     |                          |   |
|-----|--------------------------|---|
| V.  | Trainee Hours            | The apprentice shall be imparted On-the Job Training during normal working hours from 10 AM to 5 PM, as applicable to the workmen cadre of the Bank.  |
| VI. | Other Terms & Conditions | <ul style="list-style-type: none"> <li>• In order to become eligible for DBT amount of Rs. 4500/- from Govt. Agency, the Candidate should <b>NOT</b> have undergone Apprenticeship <u>either in J&amp;K Bank or in any other organization earlier or pursuing Apprenticeship Training</u> as per the Apprentices Act 1961 or <u>terminated in between the course of Apprenticeship training</u> due to the fault of candidate himself. The cost of stipend borne by the Central Government is restricted to the first-time training only.</li> <li>• Candidates who have undergone <u>training or have job experience of one (01) year or more</u> after attainment of educational qualifications, shall <b>NOT</b> be eligible for being engaged as Apprentice.</li> <li>• Candidates who were previously terminated from Apprenticeship training by any establishment due to their own misconduct or fault shall <b>NOT</b> be eligible.</li> <li>• The training duration/ apprenticeship or engagement period shall be for 12 months and during this training period only <b>12 days of casual leave</b> will be available.</li> <li>• The Stipend will be paid to apprentices on completion of each month after adjusting un-authorized absence if any in <b>no case</b> an apprentice should absent himself/ herself from the training for more than 30 days including 12 days of 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 / contractual/ part-time employment to apprentice during or after completion of apprenticeship period.</b></li> <li>• <b>Apprentices shall be relieved immediately after completion of twelve (12) months 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 labour 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 by giving prior notice of one month and in case the Apprentice dropout/ absconds/ leaves/ resigns without giving one month notice, he/ she will be liable to <b>refund the stipend</b> drawn for last month.</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.
- No age relaxation has been provided to those categories where there are no vacancies.
- 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 photocopies as and when required and at any subsequent stage of the apprenticeship training. 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):**

#### **Persons with Benchmark Disabilities:**

- Under Section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for reservation. All the above posts are identified suitable for the persons under 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.
  - (i) **"OC" (Orthopedically Challenged) 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 Leprosy Cured, Cerebral Palsy, Dwarfism, Muscular Dystrophy and Acid Attack Victims. Orthopedically challenged persons along with the following benchmarks 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 eyelid 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 centimeters) 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 characterized 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 due to violent assaults by throwing of acid or similar corrosive substance.

(ii) **"VI" Category (Visually Impaired):** 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 03/60 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 degrees.

b. **Low Vision:**

- i. Visual acuity not exceeding 6/18 or less than 20/60 upto 03/60 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 degrees up to 10 degrees.

(iii) **"HI" Category (Hearing Impaired):**

a. **Deaf:** means a person having 70 DB hearing loss in speech frequencies in both ears.

b. **Hard of Hearing:** means a person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

(iv) **"ID" (Intellectual Disability) Category:** Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

a. **Intellectual Disability:**

i. **"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 behaviors.

ii. **"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

iii. **"Mental Illness" (MI)** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize 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 characterized by sub normality of intelligence.

b. **Multiple Disabilities:** means multiple disabilities amongst clause I, II, III and IV (a) under para "Persons with Benchmark Disabilities" as mentioned above.

**NOTE:**

a. Only 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 measurable terms, as certified by the certifying authority.

b. 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 prescribed by the Bank.

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

The scribe will be allowed as per the guidelines issued vide Office Memorandum F. No. P-13013/75/2023-Policy-DD-III dated 01.08.2025 issued by Government of India, Ministry of Social Justice & Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan).

These Guidelines apply to all individuals defined as Persons with Disabilities under Section 2(s) of the Rights of Persons with Disabilities (RPwD), Act, 2016. However, the facility of assistance i.e. Scribe during written exam may be provided

to all such candidates who, due to their disability, face functional limitations in writing an examination, irrespective of the nature or extent of their disability. This includes, but is not limited to, individuals with physical limitations in writing, visual impairments preventing reading or writing, intellectual disabilities affecting comprehension or expression, or any other disability that impedes their ability to participate effectively in the examination process, as certified by a competent authority, as specified in the said guidelines. In all such cases where the facility of scribe is used, the following rules will apply:

- The candidate will have to arrange his / her own scribe at his/her own cost.
- In case of persons with disabilities in the category of blindness, locomotor disability (Both arms only) and cerebral palsy, the facility of Scribe will be given, if so desired by the person, upon production of valid disability certificate/ UDID card without requiring of production of any medical certificate as per the proforma at APPENDIX –I.
- In case of all other specified disabilities i.e. except blindness, locomotor disability (both arm affected- BA only), and cerebral palsy, the facility of scribe/ compensatory time will be allowed on production of a certificate to that effect that the person concerned has a functional limitation to write, caused by the specified disability and, therefore, a scribe is essential to write the examination on his/ her behalf. The certificate is to be issued, after due medical examination as per Para-3 of Office Memorandum F.No. P-13013/75/2023-Policy-DD-III dated 01.08.2025 issued by Government of India, Ministry of Social Justice & Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) by the Chief Medical Officer/ Civil Surgeon/ Medical Superintendent of a Government Healthcare Institution as per the proforma at APPENDIX- I.

[Note: The medical authority for certification as mentioned in point above should be a multi-member authority comprising the following: -

- Chief Medical Officer/ Civil Surgeon/ Chief District Medical Officer..... Chairperson]
- Orthopaedic/ PMR specialist.....Member
- Any other expert, based on the condition of the candidate, as may be nominated by the Chairperson..... Member]
- The candidates will also be required to upload their Disability Certificate/ UDID Card/ APPENDIX- I, as applicable on the online link.
- The candidates must submit the details of their own scribe as per the proforma at APPENDIX- II.
- The qualification of the scribe must be a minimum of “two academic years below” and a maximum of “three academic years below” the minimum qualification for appearing in that examination. (E.g. if the minimum qualification for appearing for the post is Graduate, the scribe’s qualification may be in the first academic year of Graduation (for a 3 year course), but not below the 12th standard running).
- Persons appearing as scribes in the online exam shall produce documentary evidence such as pass certificate/ mark-sheet of either the 10th standard or 12<sup>th</sup> standard passed along-with the Photo ID card issued by the present college/ university to provide their qualification, at the time of examination.
- The details of the scribe are to be provided through a dedicated link to provide such information within 15 days of closure of application. Changes will be allowed in case of exigency.
- In case a candidate brings a different scribe other than the one previously informed on the day of examination, including short notice changes, the same must be updated in the Online Scribe declaration link. The scribe will be allowed subject to fulfilling the qualifications as mentioned in the guidelines for the examination.
- Scribes must be impartial individuals with no conflict of interest that could compromise the impartiality of the examination.
- Candidates availing assistance of scribe will have to communicate with the scribe only in the language, as the medium of writing the examination, as opted by them in the application (own scribe proforma/ online application).
- 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 CRP.

- 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 CRP examinations.
- Those candidates who are eligible to use scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- In view of the importance of the time element, the examination being of a competitive nature, the candidate must fully satisfy the Medical Officer 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 guidelines regarding Persons with Disabilities using the services of a scribe.
- Candidates eligible for and who wish to use the services of a scribe in the examination should have invariably carefully indicated 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 for the online examination under CRP CSA XV. If violation of the above is detected at any stage of the selection process, candidature for CRP of both the candidate and the scribe will be cancelled.
- A scribe can act as Scribe only for one candidate for CRP- CSA XV process. If violation of the same is detected at any stage of the selection process, candidature of the candidates for CRP will be cancelled and scribe will be debarred from future CRP examinations.
- Only candidates registered for compensatory time (at the time of online application) 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 answer in any direct/indirect manner. In such cases, the candidate and the scribe may also be debarred either permanently or for specified periods from all CRP examinations.
- Those candidates who have been debarred from appearing in CRP examinations for specified periods in terms of communication made to that effect by IBPS, may act accordingly.
- The candidates should ensure that the scribes engaged by them should not have been debarred as a candidate or a scribe, in any CRP examinations for any specified periods. Also, the Scribes who have already been debarred in any CRP examinations for any specified periods are not eligible to apply as a candidate for any post under this Notification.
- IBPS 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 CRP process. IBPS/ Participating Banks may also conduct Online Aadhaar verification of the candidate/ scribe at different stages of the selection process.
- Any candidate who is using scribe/ compensatory time should ensure that he is eligible to use the services of scribe/ compensatory time in the exam and the eligibility of the scribe should be as per the guidelines mentioned in the OM.
- Any candidate who is not eligible to use scribe/ compensatory time as per guidelines, as referred above, uses scribe/ compensatory time in the online examination shall be disqualified to participate further in the recruitment process.

- In case it is found at any stage of the selection process that the qualification of the scribe is not as declared by the candidate and is beyond the specified qualification for the examination, candidature of such candidates shall be cancelled.
- In case it is found that any candidate used the Scribe in violation of the above guidelines then the candidate shall be disqualified and can be removed from service without notice, if already joined the Bank.

**Compensatory time:**

Availability of compensatory time is as follows:

- Candidates who opt for Compensatory time at the time of application will be allowed 'Compensatory time' of 20 minutes per hour of examination for candidates with disabilities, having functional limitations in writing as specified in above mentioned guidelines and assessed by the prescribed medical authority, whether they are using the services of a scribe or not.
- In case the duration of the examination is less than one hour, then the duration of compensatory time will be allowed on pro-rata basis in a fraction of an hour.

**Accommodations:**

- In case any candidate reporting disability caused by an incident that happened after filing out the application form, they may be allowed for reasonable accommodations as specified under the guidelines after production of a valid certificate of disability and medical certificate as per APPENDIX- I.

**NOTE:**

- These Guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.
- PwBD reservation is not applicable on the basis of temporary certificate of disability. The reservation is only for persons with Benchmark Disabilities with irreversible permanent disability in terms of O.M. No. 36035/8/2023-Estt. (Res-II) dated 19.05.2023 issued by Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training (DoPT).
- IBPS reserves the right to conduct re-exam if there is doubt about the genuineness/validity of candidate's score/ performance.

**05. SELECTION PROCEDURE:**

| LABEL             | DESCRIPTION   |                  |               |                           |               |          |   |   |    |    |            |   |   |    |    |            |              |  |            |            |                           |
|-------------------|---|------------------|---------------|---------------------------|---------------|----------|---|---|----|----|------------|---|---|----|----|------------|--------------|--|------------|------------|---------------------------|
| Selection Process | <p><b>a. Online Written Test (objective type):</b><br/>The engagement of Apprentices shall be based on the merit obtained in the online examination. The pattern of the online examination shall be as under:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #a6c9ec;">S.No.</th> <th style="background-color: #a6c9ec;">Test Type</th> <th style="background-color: #a6c9ec;">No. of Questions</th> <th style="background-color: #a6c9ec;">Maximum Marks</th> <th style="background-color: #a6c9ec;">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 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> | 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> |               |          |   |   |    |    |            |   |   |    |    |            |              |  |            |            |                           |

|  |  |
|--|--|
|  | <p>f. Online examination will be conducted only in English language.</p> <p>g. Bank reserve the right to conduct any other test or follow any other selection criteria at its discretion.</p>  |
| Wait List  | Wait list of 50% of notified vacancies shall be maintained for one year from the date of result of the engagement of apprentices or till next engagement exercise, whichever is earlier.   |
| Contract of Apprenticeship   | <p>Candidates who have already registered themselves on the apprenticeship portal (<a href="https://nats.education.gov.in">https://nats.education.gov.in</a>) &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   | The apprentices who have successfully completed training and have obtained the <b>Record of Progress (ROP), duly approved by the training establishments</b> , shall be eligible to get the <b>Certificate of Proficiency (COP)</b> issued by the <b>concerned Regional Board of Apprenticeship Training (BOAT)</b> on behalf of the Central Government.   |
| Weightage/ Relaxation in Recruitment of Banking Associates in J&K Bank | <p>i. Relaxation of one year will be granted to apprentice across all categories for appointment in Banking Associate cadre, who have successfully completed Apprenticeship program and has been issued apprenticeship completion certificate. (Applicable exclusively for the domicile of UTs of J&amp;K &amp; Ladakh)</p> <p>ii. An additional 2.5% of the maximum marks (i.e.2.5 marks out of 100 marks) will be added to the score obtained by the candidate in the online written test (Applicable exclusively for the domicile of UTs of J&amp;K &amp; Ladakh). This is subject to the condition that the total marks (including bonus marks) do not exceed the maximum marks. Candidates must also satisfy any 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. The relaxation and weightage will be offered subject to fulfilling of other eligibility criteria's as per recruitment notification of J&amp;K Bank Ltd.</p> |

**NOTE:**

The Engagement of candidates' will be subject to 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 and final selection will be subject to satisfactory verification of candidates' character, antecedents and valid caste 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 by giving one month prior notice.
- iii. 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, without giving one month prior notice, he/ she will be liable to refund the stipend drawn for last one month.

## **07. CENTRE CLAUSE:**

The examination centres shall be available at following locations:

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

- 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:** Candidates are required to register on the apprenticeship portal <https://nats.education.gov.in/> before applying for apprenticeship in the Bank. After registration on the apprenticeship portal, enrolment number will get generated, which the candidates should keep for future reference. Candidate must complete 100% of their profile on the Apprenticeship portal.

**Note: Candidates Mobile, Aadhaar and Bank account must be inter-linked and DBT should have been enabled in his/ her Bank Account.**

**B. Registration for online examination:**

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

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

Candidates can apply online from 20.04.2026 to 26.4.2026 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 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: 20-04-2026 TO 26-04-2026**

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.) The amount of fee will be inclusive of GST.

**I. APPLICATION REGISTRATION:**

- i. **Candidates to go to the official website <https://www.jkb.bank.in> 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 "III".
- 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/MOoffice can easily obtain documents in .jpeg format by using MS Paint or MOoffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using ‘Save As’ option in the File menu. Size can be adjusted by using crop and then resize option.

#### **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.jkb.bank.in> 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/ Aadhaar card/ E-Aadhaar 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 names 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 centre 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 online application.
- II. Proof of Date Birth (SSLC/Std. X certificate with DOB).
- III. Photocopy of photo identity proof bearing the same name as it appears on online application form.
- IV. Photocopy of Aadhaar and PAN card.
- V. Marks Sheets & Certificate/s of Graduation or equivalent qualification. Proper document from Board/ University for having declared the result on or before cut-off date must be submitted.
- VI. Two recent passport size photographs.
- VII. Printout of Online Result.
- VIII. Permanent Resident/ Domicile Certificate.
- IX. Other qualification certificates (if any).
- X. 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.
- XI. Category certificate (if applicable).
- XII. 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.
- XIII. PCP/Disability certificate issued by the District Medical Board in case of PwBD category.
- XIV. Scribe certificate, if used.
- XV. 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.jkb.bank.in> 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 engagement as an apprentice is liable to be terminated/ cancelled. Decisions of the 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:** Candidate may lodge his/ her query on <http://cgrs.ibps.in> or through email at [apprenticeship@jkbmail.com](mailto:apprenticeship@jkbmail.com).

Srinagar  
Date: 17-04-2026

Sd/-  
GENERAL MANAGER (HR)

Ref. No.: JKB/HR/Rectt/2026-182