Human Resources
Corporate Headquarters
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Notification for – Advisor (Treasury Operations) on Contract

Applications are invited from eligible candidates for one (01) position of Advisor - Treasury Operations (On Contract) in the Bank. Eligibility and other criteria for the position are detailed hereunder:

1. **Position**: Advisor for Treasury Operations.
2. **Educational Qualification:** CA/ MBA Finance/ CFA/ PGDM or other relevant post graduate qualification from a recognized University/ Institution.
   Certificate in Treasury Management, Certified Treasury Dealer Course shall be preferred.
3. **Age (As on 31.03.2026)**: Maximum 61 Years. However, in case of suitable candidate, relaxation in maximum age by a period of 2 Years shall be considered.
4. **Eligibility Criteria/ Work Experience**: Applicant should have served as Deputy General Manager/ equivalent position or above and should have proven managerial and leadership expertise with 15+ years' experience in working across different treasury desks, Finance, Credit, Cash Management etc., having at least five years' experience in Treasury of a Bank/ Financial Institution while serving in the rank of Assistant General Manager/ equivalent position and above.
5. **Skills and Competence:**
   - Strategic business acumen and critical thinking.
   - Strategic agility.
   - Collaboration and networking.
   - People leadership.
   - Deep knowledge of treasury functions.
   - Technical knowledge of financial markets.
   - Strong understanding of the macro-economic factors impacting business.
   - Understanding clients' trade and foreign currency Requirements.
6. **Roles and Responsibilities**: Identify and analyze business opportunities for treasury teams, develop strategic business development programs to promote growth in treasury business portfolio in line with the directions given by the Board of Directors for the Bank, in addition to the directions given by Bank's Top Management. Further key responsibilities/ job role shall include the following:
   1) Strategy Formulation and Planning:
      - Shall advice/assist treasury head to formulate and lead the development of 5-year Treasury & Forex strategy in line with JK Bank's vision, mission and corporate objectives and its execution during the period of contract with the Bank.
      - Shall advice/assist treasury head to ensure the Treasury & Forex strategy is translated into annual operational business plans within the defined budgetary limits.
   2) Policy Formulation and Budgeting

- Ensure that the department policies are developed, reviewed, benchmarked, updated and maintained to align the operational activities to the bank's policies, government/RBI regulations and industry best practices.
- Shall advice/assist treasury head to engage in regular interfacing with the regulators for the guidelines on the processes to be followed for Forex products.
- Shall advise/assist treasury head to ensure that the Treasury & Forex budgeting process is completed in a timely manner and submitted to the budgeting committee. Monitor the budget performance during the course of the year.
- Shall work for Growth in treasury customer base (required if JK Bank decides to opt for Treasury Sales).
- Identify opportunities to generate treasury business through corporate, commercial and consumer banking channels.
- Establish plans to increase reach, to smaller companies in target segments across India and convert them as treasury clients.

3) Treasury Management
   - Monitor and advice on trading/ investment portfolios including Working capital, High-Yield, Escrow, and other portfolios.
   - Review and recommend changes to the investment policies based on the market conditions.
   - Shall advice/assist treasury head to design and implement hedging strategies to mitigate financial risks, primarily foreign currency cash flow exposure through the recommendation of executing derivative financial instruments, manage interest rate risk and liquidity management.
   - Evaluate, develop and recommend cash management systems to optimize efficiencies.
   - Monitor and advice/assist treasury head about the money market, debt capital and forex trading desks for the Bank.
4) Operational Excellence
   - Shall be proactive in Institutionalizing best practices, set service quality standards and improve service deliverable to customers.

7. **Nature of Engagement**: Engagement shall be purely contractual in nature and the contract shall be for a period of 3 years. Performance shall be reviewed yearly.

8. **Remuneration/ Perks & Facilities**: Lump-sum Compensation of Rs. 3 Lac/ Month with an overall implication of Rs. 36 Lacs/ annum. The compensation shall be inclusive of all components viz-a-viz Basic Salary, Gratuity, Monetary Perquisites and Non-Monetary Perquisites.
***** The compensation shall be negotiable upto a maximum of 25% on the upper side, in case of deserving candidates.

9. **Leaves:**
12 days of Casual Leave (CL) for every calendar year shall be available. In addition to CL, appointee will be entitled for 30 days of Privilege Leave in a calendar year. However, if the contractual period starts mid of a calendar year, proportionate CL and Privilege Leave shall be accordingly permissible on pro-rata basis. Un-availed casual leaves, if any, shall neither be eligible for encashment nor carried

forward. The privilege leave can however be availed only after completion of 11 months of contractual service. The encashment of unavailed Privilege Leave to the extent of maximum of 30 days shall be allowed only after completion of two years of contractual services with the Bank.

10. <u>**Place of Posting:**</u> Treasury Operations Mumbai.

11. <u>**Selection Process:**</u> Applications received shall be screened and shortlisted based on eligibility criteria, qualifications, relevant experience, and suitability. The requisite number of shortlisted candidates will be called for interview for final selection.

12. <u>**How to Apply:**</u> Interested candidates are requested to apply online from **14.08.2026** to **28.08.2026** through the link made available on Banks website (**jkb.bank.in**) under careers tab. The application shall be entertained/ accepted on payment of requisite fee of **Rs. 1000/-** (Incl. of GST). On payment of requisite fee candidates are requested to submit their credentials along with updated CV/ Resume at **recruitment@jkbmail.com**. The subject of the mail should be "<u>**Application for the Position of Advisor - Treasury Operations (On Contract)**</u>".

13. <u>**Other Terms and Conditions:**</u>
    - No other benefit/allowance during the currency of the contract or at the time of expiration/termination of contract shall be payable by the Bank.
    - In addition to the terms and conditions of engagement, during the contractual period, the appointee shall generally be governed by existing policy of the Bank or as may amended from time to time regulating Conduct and Discipline of employees.
    - The appointee shall furnish a non-disclosure agreement/ confidentiality agreement/ any other undertaking in the prescribed format on the stamp paper of requisite value (as applicable) at the time of joining.
    - The contract may be terminated by either party on three months' notice or pay in lieu thereof. Further any unauthorized absence shall result in termination of contract with immediate effect.
    - The engagement of the selected candidate shall be subject to the candidate being declared medically fit. The engagement shall also be subject to satisfactory verification of character and antecedents through the appropriate authorities. The engagement shall remain provisional until successful completion of medical examination and verification of all credentials and certificates

- ***All future announcements/details pertaining to this process will only be communicated through registered Email-ID of the applicant.***
- ***The Bank reserves the right to reject any application/candidature at any stage, cancel the whole process, or modify or amend or change the selection process including eligibility criteria upon exigencies or otherwise, without assigning any reason thereof.***
- ***Bank may at its sole discretion, conduct Personnel interview or additional Personnel interview, wherever necessary in respect of any one or all candidates.***
- ***Shortlisted applicants will have to appear for interview/interaction at designated venue at their own cost/expenses.***
- ***Merely satisfying the eligibility criteria norms does not entitle the applicant to be called for selection process. The Bank reserves the right to call only the requisite number of applicants for***

shortlisting/selection process with reference to applicant's age, qualification, essential requirements, suitability etc.

- ***If at any stage during the recruitment process and if it is found that candidates had indulged providing false information, forged documents or indulged in suppression of material facts which has bearing on his candidature, application of such candidate shall be immediately rejected. If providing false information, event of forged documents or indulgence in suppression of material facts comes to the knowledge of the Bank after selection of such candidate, the Bank shall terminate the contract with immediate effect.***
- ***Decisions of Bank in all matters regarding selection would be final and binding on all candidates, no representation or correspondence will be entertained by the Bank in this regard.***
- ***Any resultant dispute arising out of this advertisement and the selection process shall be subject to the sole jurisdiction of the Courts situated in Srinagar only.***

No.: JKB/HR/Rectt/2026-382 **Sd/-**

Dated: 12.08.2026 **General Manager-HR**