**Human Resources**
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# Notification for – Contractual Positions @ J&K Bank (On Contract)

**Applications are invited from eligible candidates for the positions of Zonal Security Officers and Financial Literacy (FL) Counsellors (On purely Contract basis):**

1. **Name and Number of Positions:**

| Name of Position | No. of Vacancy | Place of Posting |
|---|---|---|
| Zonal Security Officer | Six (6) {One (1) for each Zone} | Zonal Office Srinagar |
| Zonal Security Officer | | Zonal Office Anantnag |
| Zonal Security Officer | | Zonal Office Ladakh |
| Zonal Security Officer | | Zonal Office Delhi |
| Zonal Security Officer | | Zonal Office Mumbai |
| Zonal Security Officer | | Zonal Office Bangalore |
| FL Counsellor | Two (2) {One (1) for each LDO} | Lead District Office - Baramulla |
| FL Counsellor | | Lead District Office - Bandipora |

2. **Qualification and Minimum Experience:**
   a. **For Zonal Security Officer:** Graduate in any discipline from a recognized Institute. The candidate should have been in the rank of **DSP (Deputy Superintendent of Police) or equivalent** in Police/ Army/ Paramilitary forces, with excellent/ meritorious service record, with minimum of three years of experience as Deputy Superintendent of Police or equivalent.
   b. **For FL Counsellor:** Graduate from a recognized institute. The candidate must have;
      - Minimum work experience of 1 year in Banking / related fields (Financial Planning, Insurance, Investment, Fintech, Law).
      - Working knowledge of computers.
      - Knowledge of the local language.
      - Knowledge / skills of conducting Financial Literacy camps
      - **Preference will be given to J&K Bank Officer,** superannuated in normal course or through Voluntary Retirement and not have been awarded any punishment under major penalties in his active service career from Jammu & Kashmir Bank.

3. **Job Role/Description:**
   a. **For Zonal Security Officer:**
      i. Security Officer shall be responsible for the over-all implementation and routine periodic review of the Security Policy.
      ii. Security Officer shall be responsible for planning and execution of security at Banks premises in compliance with the directives/ guidelines issued by the Government of India, Reserve Bank of India and Indian Banks Association in consultation with Central Security Department under guidance of Central Security Committee as per the periodicity set.
      iii. Security Officer shall be responsible for maintaining efficiency, training and discipline of security staff working under you.

iv. Security Officer shall maintain close liaison with Police, Fire Services, local functionaries and other UT/ State/ Central Government authorities so as to secure their cooperation and coordination concerning the security of the Banks property.
v. Security Officer shall give professional opinion and inputs to Central Security Department for keeping the Security set up fool proof.
vi. Security Officer shall attend to any other work assigned by the Bank from time to time relating to functioning of Banks Security set up.

**b. For FL Counsellor:**

The job role of FL Counsellor at FLCs will be to provide free financial literacy/ education and credit counselling to public in Rural and Urban areas. The other specific objectives of the FL Counsellor would be:-

i. To provide financial counselling services through face-to-face interaction as well as through other available media like e-mail, fax, mobile, etc. as per convenience of the interested persons, including education on responsible borrowing, proactive and early savings, and offering debt counselling to individuals who are indebted to formal and/ or informal Financial Sectors.
ii. To educate the people in Rural and Urban areas with regard to various financial products and services available from the formal Financial Sector.
iii. To make the people aware of the advantages of being connected with the formal Financial Sector.
iv. To formulate debt restructuring plans for borrowers in distress and recommend the same to formal financial institutions, including cooperatives, for consideration.
v. To take up any such activity that promotes financial literacy, awareness of the Banking Services, Financial Planning and amelioration of debt-related distress of an individual.
vi. A great deal of emphasis is to be given to educate the public of the various schemes/ facilities. All forms of publicity, viz. press conferences, workshops, publications, websites, road shows, mobile units, village fairs, etc. are to be actively explored.
vii. Adequate publicity should be given before the camps are conducted. Distribution of pamphlets, intimation through panchayat and local administration, media publicity etc. should be considered to make the camps successful.
viii. The counselling and debt management services are to be provided free of charge to the customers.
ix. The functioning of the FL Counsellor shall be monitored by respective Lead District Managers/ Financial Inclusion Department, who shall provide feedback to higher Management of the Bank on a regular basis.
x. The financial and digital education should be customized to meet the requirements of different target groups. Further the basic financial literacy that every person is expected to know shall be provided by FL Counsellor in the camps.
xi. Each FL Counsellor should conduct financial and digital literacy camps in line with directives of Reserve Bank of India, issued vide their circular FIDD.FLC.BC.NO.22/12.01.018/2016-2017 dated March 02, 2017 advised that each FL Counsellor should conduct at least 2 number of digital and 5 number of target specific camps per month.

xii. FL Counsellor should address on a special footing to those who have recently come into the financial system. They should be encouraged to make meaningful transactions and start using the associated benefits of having a bank account. A booklet containing the information to this target group should be prepared.

xiii. A segmented approach specific to different categories of target group shall be followed rather than broad-based generalized one. Introducing a generic financial education module in vernacular language shall be considered that can include the need for savings, budgeting, advantages of banking with formal financial institutions, concept of risk and rewards, various products offered by banks, insurance companies, etc. The module may also cover aspects relating to deposits and various other financial products, the method of calculation of interest on S.B. A/c, fixed deposits, etc., and method of compounding. Time value of money could be emphasized in the module.

xiv. FL Counsellor should give due emphasis to customers' rights under fair practices code.

xv. The FL Counsellor may conduct open-house seminars either at the center or at various places in the district for group counselling.

**4. Remuneration**:

**a. For Zonal Security Officer:**

**Rs. 45,000/- Per Month** (Rupees Forty Five Thousand Only). In addition, for official tours/visits, TA/DA will be admissible. The fixed remuneration shall be payable on monthly basis. Further, no superannuation benefits viz. Pension, Provident Fund or Gratuity will be payable. Applicable taxes on the income would be deducted at source as per extant rates and Government notifications.

**b. For FL Counsellor:**

**Rs. 22,000/- Per Month** (Rupees Twenty Two Thousand Only). In addition monthly conveyance, Mobile/Telephone charges and performance linked incentives will be payable. The fixed remuneration shall be payable on monthly basis. Further, no superannuation benefits viz. Pension, Provident Fund or Gratuity will be payable. Applicable taxes on the income would be deducted at source as per extant rates and Government notifications.

The remuneration and allowance fixed herein for both the posts is fixed for entire contract period. No request or claim for pay and perks as paid to the regular employees of the Bank shall be entertained or accepted by the Bank. No revision of the fixed remuneration and other allowances shall be entertained or accepted for entire contractual engagement.

**5. Age as on 01.01.2026**:

For both posts maximum age limit as on the date of cut-off **(01-01-2026)** should be **62 years**.

**6. Contract Tenure For Both Zonal Security Officer and FL Counsellor**:

The contractual engagement shall be up to a maximum period of three years from the date of joining subject to annual satisfactory performance review. Annual appraisal/ review will be conducted to decide whether the contract is to be continued or otherwise. There will not be any renewal of engagement on completion of the contract. A fresh engagement exercise shall be undertaken after three years wherein existing engagees will be eligible to apply afresh subject to fulfilling of other terms and conditions. The engagement under this notification shall be purely contractual in nature and shall not in case be construed as regular employment. No claim based on the contractual engagement shall lie for regular employment at any stage.

7. **<u>Selection Process For Both Zonal Security Officer and FL Counsellor</u>**:
The applications received shall be screened for shortlisting of the eligible candidates. The shortlisted candidates will be called for Interview/Interaction.

8. **<u>How To Apply:</u>**
Candidates are requested to apply online from **11.09.2026** to **25.09.2026** through the link made available on Banks website (**jkb.bank.in**) under careers tab. The candidates will have to pay the requisite application fee of Rs. 500/- (Incl. of GST) per application.

9. **<u>Call Letter For Interview:</u>**
Intimation/ call letter for interview will be sent by email only. NO HARD COPY WILL BE SENT.

10. Failure to produce the requisite documents in support of qualification and experience shall lead to disqualification and rejection of the application of the candidate. If at any stage, it is found by the Bank that candidate has indulged into misrepresentation or produced forged documents, same shall lead to immediate rejection of the application or termination of the contractual engagement, as the case may be, without prejudice to the right of the Bank to take appropriate legal action.

11. **<u>Other Terms and Conditions:</u>** Applicable to these contractual engagements in the Bank.

- ***All future announcements/ details pertaining to this process will only be communicated through registered Email-ID of the candidate.***
- ***The Bank reserves the right to reject any application/ candidature at any stage, cancel the whole process, or change the selection process upon exigencies or otherwise, without assigning any reason thereof.***
- ***Shortlisted candidates will appear for interview/ interaction at designated venue at their own cost/expenses.***

**No.: JKB/HR/Rectt/2026-412** **Sd/-**
**Dated: 09.09.2026** **General Manager-HR**