

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 Contract):

1. Name and Number of Positions:

Name of Position	No. of Vacancy	Place of Posting
Zonal Security Officer	Five (5) {One (1) for each Zone}	Zonal Office Kathua
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 - Shopian
FL Counsellor		Lead District Office - Poonch

2. Qualification:

- a. **For Zonal Security Officer:** Graduate in any discipline preferably from a recognized University/ Institute.
- b. **For FL Counsellor:** Should be a Graduate with experience in Banking/ related fields and having sound knowledge of Banking, Law, Finance, Agriculture and allied activities.

3. Minimum Experience:

- a. **For Zonal Security Officer:** 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:**
 - Should have requisite communication and team building skills and the knowledge of local language is essential.
 - Working knowledge of Computers.
 - Preference will be given to candidates with knowledge/skills of having conducted Financial Literacy Camps.
 - Preference will be given to honourably retired J&K Bank Officer not below the rank of Senior Manager (i.e. Scale-III Cadre).

4. Job 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.
- vii. Any other work as enumerated in Physical Security Policy of the Bank or assigned by the Bank from time to time.

b. For FL Counsellor:

The job role of Facilitator 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 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.

- x. 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.
- xi. 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.
- xii. 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.
- xiii. FL Counsellor should give due emphasis to customers' rights under fair practices code.
- xiv. The FL Counsellor may conduct open-house seminars either at the centre or at various places in the district for group counselling.
- xv. Any other work as assigned by the Bank from time to time.

5. 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. Further, no superannuation benefits viz. Pension, Provident Fund or Gratuity will be payable. No other perquisites/facilities will be payable. Taxes on the income would be deducted at source as per extant Government Guidelines.

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

6. Age as on 01.01.2026:

a. For Zonal Security Officer: 62 years (Maximum)

b. For FL Counsellor: Maximum 65 years as on 01.01.2026 and on the first day/date of calendar year in which contract is to be renewed

7. Contract Tenure:

a. For Zonal Security Officer:

The contract for engagement of Security Officer will be for a period of three years subject to annual satisfactory performance review. There will not be any renewal of engagement on completion of three years of contractual term.

b. For FL Counsellor:

The duration of contract will be 12 months from effective date. The contract shall be renewable up-to a maximum period of 3 years subject to satisfactory performance and annual appraisal /review. If either party decides to discontinue the contract, for any reason, one month's notice or equivalent remuneration/ salary in lieu of notice shall be required for the same.

8. Selection Process:

a. For Zonal Security Officer:

The applications shall be screened for shortlisting of the eligible candidates on the basis of qualification, experience and suitability of the candidate. The shortlisted candidates will be called for Interview/Interaction to assess knowledge, experience and skill.

b. For FL Counsellor:

The applications received from the candidates will be screened and shortlisted on the basis of eligibility and relevant experience. The shortlisted candidates will be called for personal interview to assess communication ability, interaction and teaching skills, knowledge/skills required for FLC Counsellor in conducting camps, experience in related fields. Demonstration / Presentation to assess teaching skills and communication capability.

9. How To Apply:

Candidates are requested to apply online from **21.05.2026** to **04.06.2026** 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.

10. Call Letter For Interview:

Intimation/ call letter for interview will be sent by email only. NO HARD COPY WILL BE SENT.

11. Other Terms and Conditions: Applicable as per rules of 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/2026-253

Dated: 18.05.2026

**Sd/-
General Manager-HR**