



JKB Financial Services
Investments Beyond Banking

Corporate Office: Main Road Jawahar Nagar,
Srinagar, Kashmir – 190008.

Phone: 0194-2311512

Email ID: hr@jkbfsl.com

Website: <https://www.jkbfsl.com/>

Notification for – Associate Level-I @ JKBFSL

SUBMISSION OF ONLINE APPLICATION FROM 21-11-2025 to 05-12-2025

Online applications are invited from Domicile of the Union Territory Of Ladakh for appointment as Associate Level-I in JKB Financial Services Limited.

1. Before Applying, Candidates are requested to ensure that they fulfill the eligibility criteria for the position as per advertisement.
2. The process of registration shall complete after depositing of fee through Online mode only.
3. Candidates are advised to refer JKBFSL's website <https://www.jkbfsl.com/> under careers tab regularly for details and updates. No other mode of communication will be used in case of any change/ update/ information.

1. ASSOCIATE LEVEL-I:

ELIGIBILITY CRITERIA & OTHER DETAILS	
No. of Posts	03 (Three).
Posting	Selected candidate may be posted in any Unit or Office of the Company located at any place within or outside the Union Territory of Ladakh.
Age	Maximum 30 years as on 01.01.2025. i.e. candidate must have been born not earlier than 01.01.1995 (date inclusive)
Rank	Associate Level - I
Pay Scale (Fixed)	Rs.(21380-1070/1-22450-1320/3-26410-1600/4-32810-1870/7-45900-3520/1-49420-2140/1-51560)
Domicile	The candidate must be Domicile of Union Territory of Ladakh. Selected candidates at the time of joining, will have to submit Ladakh-UT domicile certificate, issued by competent authority.
Qualification	Graduate in any discipline with minimum 50% marks from a University recognised by the Govt. of India or any equivalent qualification recognized as such by the Central Government. The candidate must possess valid Mark-sheet / Degree Certificate that he/ she is a graduate on the day he / she registers online and indicate the percentage of marks obtained in Graduation while registering online.
Job role	• Provide market insights and investment information to clients. • Acquire quality clients through networking, data base, market intelligence and references from existing clients. • Hard core sales of Capital Market, Investment and protection products (equity, derivate, IPO, mutual Funds and insurance). • Steward the dealing desk and execute time-sensitive equity market trades on platforms with precision and compliance. • Punch accurate and timely orders on behalf of Client. Maintain 0% dealing error. • Co-ordinate with clients for timely settlement of funds and margin calls. Handling trading related queries during market hours. • Exercise vigilance in maintaining regulatory alignment and internal risk protocols. • Provide market insights and investment information to clients. • Maintain active clients as per the defined norms. • Activate dormant accounts.

	Roles and Responsibility/Job Profile mentioned above are illustrative. Roles & Responsibility/Job Roles in addition to the above mentioned, may be assigned by the Company from time to time. Key responsibility Areas (KRAS) will be assigned based on Roles and Responsibilities.
Mode of Application	Online Registration Only.
Application Fee	Rs. 1000/- (Inclusive of GST)
Other Terms and Conditions	Selected candidate shall initially be on probation for 2 years from the date of joining, extendable for further period of 1-year subject to annual performance review.
Notice Period in respect of resignation/ termination etc.	One month's notice or one month's salary in lieu of such notice shall be applicable to both the employer and the employee.
Wait/ Reserve list	Waiting/ reserve list of 3 candidates shall be kept by JKBFSL, subject to the availability of candidates. Reserve list shall be valid for 180 days from the date of publication of the selection list or up to the end of the financial year whichever is later. Further the reserve list shall be operable within the validity period of 180 days in the event of vacancies which may fall due owing to non-joining of selected candidates or cancellation of candidature because of deficiency in documents or resignation after joining by the selected candidates during the validity period. Mere drawing of reserve list shall not guarantee selection of any candidate in the services of the Company.
Mode of Selection	Written test to be conducted by IBPS Mumbai.

Note:

- All the educational qualifications mentioned should be from a University/ Institution/ Board recognised by Govt. Of India/ approved by Govt. Regulatory Bodies and the final result should have been declared on or before the day candidate registers online.
- Proper document from Board / University for having declared the result on or before the day candidate registers online has to be submitted at the time of joining. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University/ Institute. In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA is awarded, the same should be converted into percentage and indicated in online application. The candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- **Calculation of Percentage:** The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/year(s) by aggregate maximum marks (in all the subjects irrespective of honours / optional / additional optional subject, if any) multiplied by 100. This will be applicable for those Universities also where Class / Grade is decided on basis of Honours marks only.
- The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

2. EXAMINATION STRUCTURE:

The Structure of the Examination which will be conducted online is as follows:

S. No.	Name of Tests (NOT BY SEQUENCE)	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
1	Reasoning Ability & Computer Aptitude	20	20	15 minutes
2	English Language	20	20	15 minutes
3	Quantitative Aptitude	20	20	15 minutes
4	General/ Financial Awareness	40	40	30 minutes
Total		100	100	75 minutes

Online examination will be conducted only in English language.

JKBFSL reserves the right to modify the structure of the examination which will be intimated through its website.

I. PROCESS FOR ARRIVING AT SCORES:

The Scores of Online Examination are obtained by adopting the following procedure:

- 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.
- 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.
- Test wise scores and scores on total is reported with decimal point up to two digits.

Note: Cutoffs shall be applied on Total Score.

- As per policy, the tests/question papers are not disclosed to anybody other than the candidates only during the examination. The test papers are also not shared with anybody even after the examination.

II. PENALTY FOR WRONG ANSWERS

There will be five options available for each question out of which the selected option will be considered for evaluation. 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 or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question.

III. CUT OFF SCORE:

Depending on the number of vacancies available, cut-offs shall be applied on Total Score. Marks obtained in the online examination only will be considered for final merit list.

IV. ABNORMAL SIMILARITY OF RESPONSES / COPYING CASES:

The JKBFSL will be analyzing the responses of all appeared candidates for online examinations, to detect abnormal similarity of responses. This is the standard practice for examinations of all the Banks/Organizations. Report is analyzed to arrive for necessary action/final decision.

V. EXAMINATION CENTRES:

The examination centres are available at following locations:

Srinagar	Jammu	Kargil	Leh
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- 1) The examination will be conducted online at venues across available centres in J&K and Ladakh-UT.
- 2) No request for change of centre for Examination shall be entertained.
- 3) **JKBFSL** 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.
- 4) **JKBFSL** also reserves the right to allot the candidate to any centre other than the one he/ she has opted for.
- 5) Candidate will appear for the examination at an Examination Centre at his/ her/ their own risk and expenses and JKBFSL will not be responsible for any injury or losses etc. of any nature.

Please note that candidates will not be permitted to appear for the Online Examination without the following documents:

- 1) **Valid Call Letter for the respective date and session of Examination**
- 2) **Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter/ application form and**
- 3) **Photocopy of photo-identity proof (as mentioned in (2) above)**

Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to appear in the examination.

The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the Online examination is 1 hour 15 minutes, candidates may be required to be at the venue for about 2 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

VI. DOCUMENTS TO BE PRODUCED

In the examination hall as well as during Document Verification, the call letter along with a photocopy of the candidate's 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/ valid recent Identity Card issued by a recognised college/ university/ Aadhaar card/ E-Aadhaar card with a photograph/ Employee ID 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/ Document Verification.**

- Ration Card and Learner's Driving License will not be accepted as valid id proof for this process.
- In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

Note: Candidates have to produce in original, the photo identity proof bearing the name as it appears on the online application form/ call letter 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. 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 / affidavit in original.

3. HOW TO APPLY:

DETAILED GUIDELINES/PROCEDURES FOR

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

Candidates can apply online only from **21.11.2025 to 05.12.2025** 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). (If a candidate is not having left thumb, he/she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/right hand or toe).
- A hand written declaration (on white paper with black or blue ink) (text given below) (In case of 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).
- Ensuring that the all these scanned documents adhere to the required specifications.

ii. Signature in CAPITAL LETTERS will NOT be accepted.

iii. The left thumb impression should be properly scanned and not smudged.

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 JKBFSL 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.
- 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. **JKBFSL** 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.

A. APPLICATION REGISTRATION:

1. Candidates to go to the official website <https://www.jkbfsl.com/> under careers link and click on the link "Recruitment – Associate Level-I @ JKBFSL" and apply for the post which will open a new screen.
2. 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.
3. 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.
4. 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.
5. 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.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION.
10. Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

B. PAYMENT OF FEES: (ONLINE MODE)

ONLINE APPLICATION FEES (NON REFUNDABLE): (21.11.2025 to 05.12.2025)

The Candidates will have to pay the requisite fee of Rs. 1,000/- (inclusive of GST) which is to be paid through online mode. No other mode of payment shall be available.

(Bank Transaction charges for Online Payment of application fees will have to be borne by the candidate.)

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.

2. The payment can be made by using Debit Cards (*RuPay/Visa/MasterCard/Maestro*), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. 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.
4. On successful completion of the transaction, an e-Receipt will be generated.
5. 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.
6. 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.
7. 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.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. There is facility to print application form containing fee details after payment of fees.
10. Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence advised to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. **JKBFSL** will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.
11. An online application which is incomplete in any respect such as without proper passport size photograph, signature, left thumb impression and the hand written declaration uploaded in the online application form/ unsuccessful fee /intimation charges payment will not be considered as valid.
12. Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the authorised IBPS website on account of heavy load on internet/website jam.
13. **JKBFSL** does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the **JKBFSL**.
14. Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected. Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

C. 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 and signature as per the specifications given below.

Photograph Image:

- 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.
- 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.
- 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.
- 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.

Photograph Capture

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting “Capture Photo” option, candidates’ webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting “Click here to Scan” option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Dos and Don’ts of Photo Capture

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don’ts

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background.

Signature, left thumb impression and hand-written declaration Image:

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.(If a candidate is not having left thumb, he/she may use his/ her right thumb)
- The applicant has to write the declaration in English clearly on a white paper with black ink or blue ink.
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- 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.

- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb – 20kb for signature.
- Size of file should be between 20kb – 50kb for left thumb impression.
- Ensure that the size of the scanned image is not more than 20kb
- For hand written declaration size of file should be 50kb – 100 kb.
- Ensure that the size of the scanned image is not more than 100 kb (for hand written declaration)
- 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.
- Crop the image in the scanner to the edge of the 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/MS Office can easily obtain documents in .jpeg format by using MS Paint or MS Office 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.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand written declaration.

Left thumb impression:

- The applicant has to put his left thumb impression on a white paper with black or blue ink. (If a candidate is not having left thumb, he/she may use his/ her right thumb)
- File type: jpg / jpeg
- Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)

Hand-written declaration:

- Hand written declaration content is to be as expected.
- Hand written declaration should not be written in CAPITAL LETTERS.
- The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
- The hand written declaration should be of the applicant and not by any other person.
- Hand written Declaration
- File type: jpg / jpeg
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)

Procedure for uploading the documents:

- While filling in the Online Application Form the candidate will be provided with separate links for uploading left thumb impression and hand written declaration
- Click on the respective link "Upload left thumb impression / hand written declaration"

- Browse and Select the location where the Scanned left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it.
- Click the 'Open/Upload' button. Your Online Application will not be registered unless you upload your Left thumb impression and hand written declaration as specified.
- 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.

D. Document file type/ size (For Uploading of Experience Certificate):

- All Documents must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

Note:

1. In case the left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
2. After uploading the 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 left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her thumb impression / hand written declaration, prior to submitting the form.
3. After registering online candidates are advised to take a printout of their system generated online application forms.

- The candidates shall keep the print out of Online Registration Form and Call Letter handy for future reference.
- *Selected candidates for Online Test will be communicated through the official website of JKBFSL.*

E. GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

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

services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.

- A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- The scribe may be from any academic stream. However for Specialist Officers' posts the scribe should be from an academic stream different from that prescribed for the post.
- 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 fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Scribe should not answer on his/her own. Any such behaviour observed will result in cancellation of candidature
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

ii. Guidelines for Candidates with locomotor disability and cerebral palsy

- A compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

iii. Guidelines for Visually Impaired candidates

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- The facility of viewing the contents of the test in magnifying font will be available to Visually Impaired candidates.

iv. In addition to instructions applicable to PwBD candidates (who have disability of 40% or more), following guidelines as per Circular No. F. No. 29-6/2019-DD-III issued by Ministry of Social Justice and Empowerment, GoI for conducting written examination for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing.

- a) The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per proforma of Circular No. F. No. 29-6/2019-DD-III issued by Ministry of Social Justice and Empowerment, GoI.
- b) The medical authority for the purpose of certification as mentioned in point (a) above should be a multi-member authority comprising the following:-
 - i. Chief Medical officer/Civil Surgeon/Chief District Medical Officer.....Chairperson
 - ii. Orthopaedic/PMR specialist
 - iii. Neurologist, if available*
 - iv. Clinical Psychologist/Rehabilitation Psychologist/ Psychiatrist/Special Educator
 - v. Occupational therapist, if available*
 - vi. Any other expert based on the condition of the candidate as may be nominated by the Chairperson.(* the Chief Medical Officer/Civil Surgeon/Chief District Medical Officer may make full efforts for inclusion of neurologists, occupational therapist from the nearest District or the Medical College/Institute, if the same is not available in the District)"

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

4. SELECTION CRITERION:

Selection will be made on the basis of merit of overall marks obtained in written examination.

In the event of two or more candidates having obtained the same score, merit order is decided as per date of birth (the candidate senior in age is placed before/ above the candidate junior in age), as per the prevailing practice.

The selection is subject to the candidate fulfilling the criteria and identity verification to the satisfaction of JKBFSL. This does not constitute an offer of employment. Verification of documents with regard to eligibility criteria will be carried out by JKBFSL. JKBFSL reserves the right to cancel the candidature on account of deficiency of the same. Decision of JKBFSL here shall be final and binding upon the candidates. In case it is detected at any stage of the recruitment process that, the candidate does not satisfy the eligibility criteria his/her candidature/ chance in the process shall stand forfeited. JKBFSL reserves the right to cancel, change the process depending upon exigencies or otherwise.

5. LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF DOCUMENT VERIFICATION (AS APPLICABLE):

The following documents in original and self-attested photocopies in support of the candidate's eligibility and identity are to be invariably submitted at the time of document verification (DV) failing which the candidate may not be permitted to appear for DV. Non submission of requisite documents by the candidate at the time of DV will debar his candidature from further participation in the recruitment process.

- (i) Printout of the valid result.
- (ii) Valid system generated printout of the online application.
- (iii) Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB)

- (iv) Photo Identify Proof.
- (v) Mark-sheets & certificates for Graduation or equivalent qualification etc. Proper document from Board / University for having declared the result on or before the day candidate registers online.
- (vi) Candidates serving in Government / quasi govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a “No Objection Certificate” from their employer at the time of DV, in the absence of which their candidature will not be considered. The No Objection Certificate should not be issued for appearing in DV only. Production of such conditional NOCs at the time of DV will not be considered and such candidates will not be permitted to participate in DV /will not be considered for further selection process.
- (vii) Experience certificates, if any.
- (viii) Any other relevant documents in support of eligibility.

Note:- Candidates will not be allowed to appear for the DV if he/ she fails to produce the relevant Eligibility documents as mentioned above.

Non production of relevant eligibility documents at the time of DV shall make the candidate ineligible for further process of recruitment.

No documents shall be directly sent to JKBFSL or its authorized agency by candidates before DV.

6. GENERAL INFORMATION/INSTRUCTIONS:

- I. Candidates are advised to take a printout of their system generated online application form after submitting the application.
- II. Candidates should satisfy themselves about their eligibility for the post applied for. The **JKBFSL** would admit to the test all the candidates applying for the posts with the requisite fee on the basis of the information furnished in the online application and shall determine their eligibility.
- III. 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.
- IV. JKBFSL 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 **JKBFSL**.
- V. Not more than one application should be submitted by a candidate. In case of multiple applications, only the last valid (completed) application will be retained and the application fee / intimation charges paid for the other registrations will stand forfeited. Multiple attendance/ appearance by a candidate in examination will be summarily rejected/ candidature cancelled.
- VI. In case of selection, candidates will be required to produce proper discharge certificate from the employer.
- VII. The original documents regarding eligibility criteria and proof of date of birth should be produced for verification. Candidate will not be allowed to appear for DV/ join if original certificates are not produced for verification.
- VIII. Decision of JKBFSL in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced for the purpose of the conduct of Examination, verification etc. and any other matter related to this recruitment process will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the **JKBFSL** in this regard.

- IX. Online applications once registered will not be allowed to be withdrawn and/or the application fee/intimation charges once paid will not be refunded nor be held in reserve for any other examination.
- X. Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.
- XI. Any request for change of date, time and venue for online examination will not be entertained.
- XII. Any request for change of address, details mentioned in the online application form will not be entertained.
- XIII. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence in future should be identical and there should be no variation of any kind.
- XIV. A recent, recognizable photograph (4.5cm × 3.5cm) should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.
- XV. 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 JKBFSL. 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.
- XVI. JKBFSL shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.
- XVII. Appointment of short-listed/selected candidates is subject to his/her being declared medically fit and subject to other conditions. Decision of **JKBFSL** in this regard will be final and binding on candidates.
- XVIII. The JKBFSL reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection etc.
- XIX. **Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered in the online application form.**
JKBFSL shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of JKBFSL and candidates are advised to keep a close watch on the official website <https://www.jkbfsl.com/> for latest updates.
- XX. If at a later stage of selection process or appointment, the handwriting on the handwritten declaration of the candidate is found to be dissimilar / different, as per expert analysis, the candidature of the candidate will be cancelled.

7. FOLLOWING ITEMS ARE NOT ALLOWED INSIDE THE EXAMINATION CENTRE:

- (a) Any stationery item like textual material (printed or written), bits of papers, Geometry/ Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner etc.
- (b) Any communication device like Mobile Phone, Bluetooth, Earphones, Microphone, Pager, Health Band etc.
- (c) Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, etc.
- (d) All ornaments like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc. shall be thoroughly checked.

- (e) Any watch/Wrist Watch, Camera, etc.
- (f) Any metallic item
- (g) Any eatable item opened or packed, water bottle etc.
- (h) Any other item which could be used for unfair means for hiding communication devices like camera, blue tooth devices etc.

Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations and police complaints.

Candidates are advised in their own interest not to bring any of the banned items to the venue of the examination, as arrangement for their safekeeping cannot be assured. JKBFSL or any agency engaged with conduct of the online examination shall not take any responsibility for loss of any of the items. Responsibility of safekeeping of the same shall rest with the candidates at his/her own cost.

8. 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 online examination, DV 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 JKBFSL ;
- c. For termination of service, if he/ she has already joined the JKBFSL.

Important: JKBFSL would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by JKBFSL or any agency engaged with conduct of the online examination, in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, JKBFSL reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld. No representation in this regard shall be entertained.

9. CALL LETTERS:

The Centre, venue address, date and time for online examination shall be intimated in respective Call Letter.

An eligible candidate should download his/her call letter from the official website <https://www.jkbfsl.com/> by entering his/ her details i.e. Registration Number and Password/Date of Birth. No hard copy of the call letter/ Information Handout etc. will be sent by post/ courier.

Call letter for Scribe: There will be an additional call letter for Scribe for the examination.

Intimations will be sent by email and/ SMS to the email ID and mobile number registered in the online application form. JKBFSL will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via SMS to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the control of JKBFSL. Candidates are hence advised to regularly keep in touch with the official website of JKBFSL <https://www.jkbfsl.com/> for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

10. JOINING:

The selected candidates, at the time of joining, will have to execute a Bond for a value of Rs. 1 Lac (Rupees One Lac only) to serve the Company for a minimum period of five years. The Bond will be invoked by the Company if the candidate resigns from the service of the Company before expiry of two years from the date of joining. Selected candidate will be subjected to continuous assessment during the probation period. Those candidates, who qualify in the assessment as per standards determined by the Company from time to time, will be confirmed in the Service of the Company as Associate Level-I. If any candidate fails to achieve minimum standards stipulated, his/ her services may be terminated.

11. ANNOUNCEMENTS:

All further announcements/ details pertaining to this process will be published / provided only on authorized website <https://www.jkbfsl.com/> under careers link from time to time. No separate advertisement will be issued in this regard.

12. DISCLAIMER:

In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he/ she has furnished any incorrect / false information or has suppressed any material fact(s), his /her/ their candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her/ their services are liable to be terminated. Decisions of **JKBFSL** in all matters regarding eligibility, conduct of online examination, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the **JKBFSL** in this regard.

Helpdesk: Candidate may lodge his/her query on <http://cgrs.ibps.in> or through email at hr@jkbfsl.com.

No.: JKBFSL/HR- Recruitment/2025-26/001

Dated: 19-11-2025

**Sd/-
Managing Director-JKBFSL**