



Human Resources
Corporate Headquarters, M.A. Road, Srinagar.
Phone No.: 0194-2713121-24
Email: recruitment@jkbmail.com

ENGAGEMENT OF INTERNAL OMBUDSMAN (ON CONTRACT)

Eligibility:	<ul style="list-style-type: none">• Graduate in any discipline.• The applicant should either be a retired or serving officer in the rank equivalent to General Manager of another Bank / Financial sector regulatory body.• The applicant should not have worked / be working in any capacity in JKBANK.• The applicant, if not a serving officer, should have superannuated or have taken voluntary retirement at not less than the rank of General Manager of Scheduled Commercial Bank other than in JKBANK.
Age as on 01-04-2025:	Maximum – 67 years
Work Experience:	The applicant should possess necessary skill and experience of minimum seven (07) years of working in areas such as Banking, regulation, supervision, payment and settlement systems and/ or consumer protection.
Placement:	The selected applicant will be based at Corporate Headquarters, M.A Road, Srinagar or at any place as per requirement of the Bank.
Period of Contract:	The engagement will be purely contractual in nature for a fixed term of three (3) years. The IO shall not be eligible for re-engagement in the Bank. The engagement on contract is for a fixed period as stated above, and as such should not be construed as an offer of employment or a regular employment in the Bank.
Remuneration & other Facilities:	Negotiable.
Working Hours:	The appointed candidate shall report at the Bank at the commencement of the working hours on all working days. The working hours shall be the usual hours as applicable.
Leave:	The appointed candidate shall be eligible for one day casual leave per month (12 days leave per calendar year), on pro-rata basis out of which not more than 4 can be taken at a time. Balance of the leave shall not be allowed to be carried over to the next year. In addition to the above, he/ she will be eligible for Annual Leave of 20 days per calendar year. The Annual Leave will be credited only after completion of one year of contract period. However, in case of exigencies, the same can be permitted on pro-rata basis.
Selection Process:	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 interview/ interaction for final selection.
How to Apply :	Interested candidates are requested to apply online till 31.12.2024 through the link made available on Banks website (www.jkbank.com) under careers tab. The application shall be entertained/ accepted on payment of requisite fee of Rs. 500/- (Incl. of GST).

<p>The role and responsibilities of IO :</p>	<ul style="list-style-type: none"> • Internal Ombudsman (IO) shall be responsible for handling customer grievances. He will help in strengthening customer confidence in the internal redressal mechanism. • Internal Ombudsman will deal only with the complaints that have already been examined by the Bank's internal grievance redressal mechanism and have remained partly or wholly un-redressed. • Internal Ombudsman shall examine all customer grievances including complaints of deficiency in service on the part of the Bank received by Bank and which are partly or wholly rejected by Bank's internal grievance redressal mechanism. • The Internal Ombudsman shall analyse the pattern of complaints such as product / category wise, consumer groups wise, based on geographical location, etc. and suggest means for taking actions to address the root cause of complaints of different nature. • The Internal Ombudsman shall examine the complaints on the basis of records / documents available with the Bank and comments / clarifications furnished by the Bank to specific queries of the Internal Ombudsman. • The Internal Ombudsman may hold meetings with concerned functionaries / departments of the Bank and seek any record / document available with the Bank that is necessary for examining the complaint. To ensure resolution through conciliation, the Internal Ombudsman may seek direct feedback / clarifications from the complainant. • IO will perform any task other than those mentioned above relating to his / her job role as entrusted by the Bank, from time to time.
<p>Other Terms and conditions:</p>	<ul style="list-style-type: none"> • The Bank may terminate the contract at any time without assigning any reason whatsoever, by giving 30 days' notice or on payment of one Month's fixed compensation in lieu of such Notice. • In case the appointee desires to terminate the contract before the expiry of the contractual period of three years, he / she will have to give to the Bank clear one month's notice or payment equivalent to one Month's compensation in lieu of such Notice. • The appointment of IO will be subject to satisfactory completion of medical Examination as prescribed by the Bank and on verification of testimonials. • The IO will not take up any assignment with any other organisation during the period of contract with the Bank. • The IO will not exercise any administrative / financial powers during the period of engagement. • The engagement shall not be construed as an employment in the bank and the official is not eligible to claim Provident Fund / Bonus / Pension during the period of contract. • The IO will not be eligible for membership of JKBANK Pension Fund / Defined Contribution Pension Scheme (New pension Scheme) and JKBANK Employees' Provident Fund etc.
<p>Miscellaneous:</p>	<p>The contract will be in force subject to satisfactory completion of all Pre-engagement formalities including Medical examination, Reference checks, Police Verification and verification of testimonials etc., as prescribed by the Bank.</p>
<p>Call Letter For Interview:</p>	<p>Intimation/ call letter for interview will be sent by email or will be uploaded on Bank's website. NO HARD COPY WILL BE SENT. Candidates called for interview shall not be admissible for any TA /DA & will appear for the interview on their own cost/expenses. <u>Note: Candidates should have valid email ID which should be kept active till the final selection process. Interview Call letter etc. shall be sent by email only.</u></p>

Shortlisting/ Selection Process:

The applications received from the candidates will be screened and shortlisted on the basis of eligibility and relevant experience.
The selection will be based on shortlisting and interview. Mere fulfilling eligibility will not vest any right in candidate for being called for interview. The Shortlisting Committee constituted by the Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted and called for interview. The decision of the Bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.
The shortlisted Candidates will be called for interview/ interaction for final selection.

- ***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.***
- ***Candidates who have already applied for the position of Internal Ombudsman (On Contract) in response to Notification No.: JKB/HR/Rectt/2024-553 Dated: 16.10.2024, need not to apply afresh.***

No.: JKB/HR/Rectt/2024-789

Dated: 18.12.2024

**Sd/-
General Manager-HR**