# Annexure-I

Deputy General Manager,

**The Jammu & Kashmir Bank Ltd.**

Supervision & Control Division,

Corporate Headquarters:

M. A Road Srinagar –190001 Kashmir.

Dated:

**Sub**: - **LETTER OF ACCEPTANCE**

**Dear Sir,**

With reference to your office letter No. JKB/S,C & Audit/CHQ/2024- Dated \_\_\_\_\_\_\_\_\_, wherein I have been engaged as Investigating Officer of the Jammu & Kashmir Bank Ltd. for a period from XX.XX, 2024 to XX.XX, 2025), I have gone through all the terms & conditions and accept the offer of engagement as Investigating Officer .

***Enclosed please find herewith***

1. Profile as per Annexure.
2. Form of Declaration of Secrecy and Fidelity on Rs. 100/- Non Judicial Stamp Paper.
3. Copy of Terms and conditions (duly Accepted & Signed).
4. Declaration.
5. Affidavit.
6. Medical Fitness Certificate.
7. **I also consent that in case of any serious act/s of Omission or commission (to be determined at the sole discretion of the bank) is /are noticed in my working, the Bank shall be free to cancel my engagement, without any prior notice.**
8. **I hereby undertake that in case at any point of time my presence is required during any inquiry in the court of Law or otherwise with respect to the investigations conducted by me, I shall be presenting myself before the said authorities.**
9. **I also consent that if I fail to visit and / or submit the report on time, on account of any reason i.e. COVID restrictions/Lockdown/Health or any other reason, I shall not claim for investigation fee for that particular month.**

**Yours faithfully**

**(Signature & Code)**

**Annexure-II**

**AFFIDAVIT**

#### (To be executed on Non Judicial Stamp Paper)

I\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ S/O \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## having been engaged as ‘Investigating Officer’ in the Jammu and Kashmir Bank Limited, on monthly fee, do hereby affirm, declare and sworn on oath as under:

1. **I declare that, I fulfill requisite eligibility criteria as laid down in Annexure “A” to the application form.**
2. **I declare that I have not been under any disciplinary/ Vigilance proceedings during my service career when I have been awarded with major punishment.**
3. **I declare that I am not doing any work for any client or working as advisor for any client whom the J&K Bank is directly or indirectly lending.**
4. **I /We will not sub-let / sub-assign the investigation assignment to any person / firm.**
5. **Further, I declare that I have updated with the existing practices and guidelines of the bank and latest circulars/guidelines in banking industry including but not limited to following:-**

**i). Circulars/policy documents/guidelines issued by the Jammu & Kashmir Bank on related banking business areas issued from time to time.**

**ii). RBI circulars, Master circulars, FAQ placed on RBI website rbi.org.in.**

**Deponent**

**Verification**

Verified on this the \_\_\_\_day of \_\_\_\_\_\_\_\_ 24\_\_ at \_\_\_\_\_\_ that the averments made above are true and correct to the best of my knowledge and belief and nothing has been concealed or misrepresented.

**Deponent.**

**Annexure-III**

**FORMAT OF SECRECY-CUM-INDEMNITY BOND**

#### (To be executed on Rs.100/- Non Judicial Stamp Paper)

**FORM OF DECLARATION OF SECRECY, FIDELITY & REPORTING TO RBI/ICAI**

I \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ S/O \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## Having been engaged as ‘Investigating Officer’ in the Jammu and Kashmir Bank Limited, on monthly fee, do hereby declare and undertake as under:

* that I / we will up keep and maintain the secrecy and confidentiality of the Bank and by no means directly or indirectly reveal / divulge to any person/s whatsoever, any information acquired during the course of investigation about the affairs of the Bank by virtue of access to bank’s books/records or its constituents at any Branch/ office, unless required under Law or instructed by the Bank’s authorized official to do so in writing. I/we also undertake to be responsible for maintenance of secrecy on behalf of my/our authorized assistants/supporting staff deployed by me/us (if any) for carrying out the said assignment.
* That in case of breach of secrecy clause I/We would be liable to the Bank for any loss that the Bank may suffer on account of such breach.
* Further, I /we also consent that in case of any serious act/s of Omission or commission (to be determined at the sole discretion of the bank) is/are noticed in the working of my /our firm, the Bank shall be free to cancel the engagement.

## Signature with Code No.

**Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Telephone No / Cell No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**E-mail\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_**

**Dated:**

## **Declaration:**

1. **I declare that I was never under any Disciplinary/ Vigilance proceedings and awarded any major punishment**
2. **I declare that I am not doing any work for any client with whom the J&K Bank Ltd. has directly or indirectly any interest/ relationship.**
3. **I will not sub-let / sub-assign the investigation assignment to any person.**
4. **I declare that I have not worked in the allotted BU for the last five years.**

**Signature / Code No.**

**Annexure-IV**

**PROFILE OF RETIRED BANK OFFICER**

# E FORMAT OF VIENT RS

1. **Name of the Officer (Ex-Staff)**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. Code No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3. Designation on Retirement:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. Date of Appointment in Bank: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. Date of Retirement from Bank: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6) E– mail Id *(Mandatory)* :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

7) Mobile No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. Last five year postings during active service career:

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **Year** | **Place of posting** | **Tenure** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Signature with Code No.**

## 

Annexure –“V”

**Guidelines & other Terms & Conditions for Investigation Officers for the year 2024-25.**

1. While conducting the Investigation, the Investigating Officers shall ensure that violations, of gross nature if any, from prescribed systems and procedures are timely brought to the notice of the Management for corrective and remedial action so also to avoid their repetition.
2. **It is obligatory on the part of the Retired Officers that the cases allotted to them for the purpose of conducting investigation should under no circumstances be entrusted / sublet to any other firm or individual on contract basis.**
3. It should be ensured that the information on customers of the bank which you would acquire during the conduct of investigation by virtue of access to bank’s books / record would be kept strictly confidential in conforming to the bank’s secrecy obligations. It should also be noted that retired officer/ would be liable to the bank for any loss arising out of divulgence of any information by you. **The bank shall also remain indemnified by you in this regard. A secrecy bond enclosed herewith should be returned duly signed by Investigating Officer on Rs. 100/- Non-Judicial Stamp Paper.**
4. The Bank reserves the right to terminate this engagement at any time without assigning any reason therefore and without giving any notice.
5. In the event of retired officer’s intentions to discontinue the investigation of the allotted case, it will be mandatory on the part of investigating officer to inform the concerned Zonal Deputy General Manager, Supervision & Controls Division, at least one month prior to discontinuation of the assignment. In case of failure, bank shall not be liable for payment of professional fee for the month lastly investigated.
6. The bank reserves its right to withhold / recover the professional fee in case the investigation is not conducted as per the Terms and Conditions / Guidelines and further additions / amendments advised from time to time.
7. The investigating officer shall not carry any mass storage device such as pen drive / flash drive/ thumb drive or any Lap top inside the branch premises and use of those devices which are not required for the assigned job.
8. In case of observing any major/ serious irregularities the Investigating Officer should not wait until the case is completed/concluded. The reports should be sent as & when the irregularities are committed/or noticed by the investigator. A few instances of major irregularities which require submission of “Special Reports” could be:
   * 1. Serious violation of RBI regulatory guidelines/bank’s policies and procedures relating to any segment of banking business;
     2. Manipulation/tampering with the vital data/information resulting in concealment of actual state of affairs of a branch/health of loan assets/serious revenue leakage etc.;
     3. Glaring deficiencies in execution of security documents for securing credit facilities including under-stamping/non-stamping of loan documents or failure to create a charge/lien in favour of the bank, when such a charge/lien could have been created in normal course of banking business;
     4. Observation of cases of bribery/corruption on the part of the branch officials; cases of actual frauds/attempt to create frauds/mis-appropriation or abuse of delegated powers/authority to get pecuniary benefit at the expense of the bank; improper use of discretionary powers/delegated powers, undue favouritism & nepotism; or any such type of malpractices that are detrimental to the health/ interests of a branch/bank;
     5. Any other matter of confidential nature involving working of the personnel/officials of a branch.
     6. To examine whether any fictitious accounts are operating wherein the cheque purchase facilities have been allowed and loans have been granted with a view to concealing the fraudulent transactions.

These reports must be directly addressed to the General Manager/ Deputy General Manager (S&C) of the concerned Zonal Office.

1. The performance of the investigating Officer cannot be judged by his voluminous investigation report but by the timely submission of the report and quality of report. The report has to be comprehensive covering all aspects very meticulous and in depth. Its coverage and comprehensiveness should be all pervasive and nothing left out.

**Signature of Investigating Officer**