

**ADVERTISEMENT FOR ENGAGEMENT OF RETIRED OFFICERS OF J&K BANK &
OTHER PSU BANKS FOR CREDIT AUDIT**



S & C and Audit Department

Corporate Headquarters, M. A. Road, Srinagar, Kashmir

NOTIFICATION

Online applications are invited from the Retired Officers of J&K Bank & Retired Officers of Other PSU Banks for engagement as Credit Auditors for the period 01/11/2026 to 31/10/2027 for the Branches of the bank at various states / UT's across the country.

Eligibility Criteria: -

- i) Having retired honourably, either superannuated or through VRS (not having been awarded any punishment (major or minor), not charge sheeted & punished for serious lapses/offences in his/her active service). In this regard, a certificate in the prescribed Annexure from the Human Resource Department of Head Office of their respective employer banks should be furnished by the retired officers of other PSU Banks.
- ii) Officer retired as Scale III or above and having minimum experience of 15 years as an Officer in the bank with satisfactory track record including 3 years of experience in dealing with high value credit, project finance, consortium lending, foreign exchange portfolio at Branches or at controlling office/s or as Credit Auditor.
- iii) Must not be above the age of 65 years as on 01.09.2026.
- iv) Must be medically fit to carry the assignment of the Credit Audit (a certificate from a medical practitioner (minimum MBBS) to this effect must be submitted with the application). Must be able to undertake travel even to distant Branches/places for audit/inspection/security verification, in case of need.
- v) Having adequate computer knowledge and should be able to handle computers independently as the inspection report has to be punched online.
- vi) Must be well versed and familiar with Finacle Core Banking Solution (CBS).

Application format is available on Bank's website www.jkb.bank.in. Applications must be submitted online within fourteen (14) days from the date of publication of this notification, i.e. **by or before 22.10.2026.**

Hard Copies of downloaded application form along with duly filled annexures should reach the office of Deputy General Manager, S, C and Audit Division, J&K Bank Corporate Headquarters, M.A. Road, Srinagar 190001 **by or before 23.10.2026.**

The Bank reserves the right to reject any application without assigning any reason thereof.

No.S&C/CRAUDIT/CHQ/26

Dated:- 30.09.2026

Sd/-

**Deputy General Manager
S, C and Audit, CHQ**