J&K Bank Recruitment 2026

Banking Associate and Probationary Officer posts for domiciles of the UTs of Jammu & Kashmir and Ladakh. Online exams are conducted by IBPS.

Apply online | Bank careers page

26 Nov

Last date to apply · registration opened 7 Nov 2026

Banking Associate – Jammu & Kashmir	Banking Associate – Ladakh	Probationary Officer – Ladakh
1,033 vacancies	**21** vacancies	**20** vacancies

Banking Associate – Jammu & Kashmir

Vacancies	Notification no.	Eligible domicile	Qualification
1,033	JKB/HR/Rectt/2026-493	UT of J&K	Graduate in any discipline

Age (as on 01-01-2026)	Last date	Starting basic pay	Exam by
20–30 years	26 November 2026	□24,050	IBPS (online)

Apply online

Important dates

Activity	Date
Online application and fee payment	07-11-2026 to 26-11-2026
Call letter, online exam, result and provisional selection	To be notified separately

Eligibility

Domicile

Only domiciles of the UT of J&K can apply. Selected candidates must submit the domicile certificate issued by the competent authority.

Age

Minimum 20, maximum 30 years as on 01-01-2026: born between 01-01-1996 and 01-01-2006 (both dates inclusive). Upper-age relaxation for reserved categories is given in the table below. Relaxation for SC / ST / SEBC is cumulative with the PwBD relaxation. The maximum age limit applies to General and EWS candidates.

Relaxation	Details
Apprentices of J&K Bank (J&K domicile)	1 extra year of age relaxation and 2.5% of the maximum exam marks as bonus

Education

Graduation in any discipline from a university recognised by the Government of India, or an equivalent qualification recognised by the Central Government / UGC, as on the last date of registration. Enter your graduation percentage (two decimals) in the form. Convert CGPA / OGPA to percentage and carry the university's conversion certificate. Fractions are ignored: 59.99% counts as less than 60%.

Reservation and age relaxation

Category	Reservation	Age relaxation
Scheduled Castes	8%	5 years
Scheduled Tribes	20% in total: 10% for Bakarwal, Balti, Beda, Bot/Boto, Brokpa/Drokpa/Dard/Shin, Changpa, Garra, Gaddi, Gujjar, Mon, Purigpa, Sippi, and 10% for Gadda Brahmin, Koli, Paddari Tribe, Pahari Ethnic Group	5 years
SEBC: Other Backward Classes 8%; residents of areas adjoining ALC / International Border 4%; residents of Backward Areas 10%	22% in total	3 years

Category	Reservation	Age relaxation
Economically Weaker Sections (EWS)	10%	Nil
Ex-Servicemen	6% (horizontal)	Service rendered + 3 years, up to a maximum of 48 years
Persons with disabilities	4% (horizontal)	10 years

Reservation follows the J&K Reservation Rules, 2005 as amended (S.O. 176 dated 15 March 2024). Ex-servicemen reservation applies to posts whose pay scale maximum does not exceed Level-6E (35900-113500). A valid category certificate is needed on the day you register, and the category cannot be changed after registration. EWS certificates must be valid for 2026-27.

Disability reservation (4% horizontal) split

Disability	Share
Blindness or low vision	1%
Deaf and hard of hearing	1%
Locomotor disability (incl. cerebral palsy, leprosy cured, dwarfism, acid attack victims, muscular dystrophy)	1%
Autism, intellectual disability, specific learning disability, mental illness	1%

Disability	Share
Multiple disabilities from the above, incl. deaf-blindness	In posts identified for each disability

Benchmark disability means at least 40%. Certificates in the “likely to improve” temporary category are not eligible for reservation. UDID authentication and a fresh medical assessment may be required.

Application fee

Fee (excluding GST)	Mode	Transaction charges	Refund
□600 (SC / ST / SEBC / PwBD / ESM) □800 (all others)	Online only: debit / credit card, net banking, IMPS, cash card, wallet	Paid by the candidate	Not refundable and not held for any other exam

Do not press back or refresh after paying. The e-Receipt confirms payment; if none is generated, the payment failed, so log in again with your provisional registration number and password and retry.

Exam pattern

Test	Questions	Marks	Time
English Language	30	30	20 min
Quantitative Aptitude	35	30	20 min

Test	Questions	Marks	Time
Reasoning Ability	35	40	20 min
Total	100	100	60 min

- Medium: English. Each test is separately timed; you must clear the cut-off in each test and in the total.
- Wrong answer: ¼ of the marks is deducted. Blank: no penalty.
- Minimum aggregate at each stage: 40% (General), 35% (reserved), subject to merit.
- Only online exam marks count for shortlisting / provisional selection. Scores are equated across sessions.
- Tie-break: the older candidate (by date of birth) ranks first.

Selection process

One online exam, no interview. Selection is by aggregate exam score under the applicable reservation rules. A reserve list of up to 50% of vacancies per category is kept for 1 year (or until the next recruitment notification, whichever is earlier). Own-merit reserved candidates are counted in the General list without using a reserved post.

How to apply

1. Open the online application link (or the Careers tab on jkb.bank.in) and choose “Click here for New Registration”.
2. Enter name, contact details and email. A provisional registration number and password are generated and sent by email and SMS. Note them down.
3. Fill the form; use “Save and Next” to save and verify. Spell your name exactly as on certificates and ID.

4. Upload your photograph, signature, left thumb impression and handwritten declaration, and capture a live photo by webcam or by scanning the QR code with your phone.
5. Upload the documents, preview the full form, then click “Complete Registration”. No change is possible after this.
6. Pay the fee, click Submit, and print the e-Receipt and the application form.

> Declaration text: “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.” It must be in your own handwriting, in English, and not in capitals. If you have no left thumb, use the right thumb. Keep a valid personal email and mobile number active until the process ends. Aadhaar number is optional.

Photo, signature and document specifications

Item	Size / format	File
Photograph (recent, colour, white background)	4.5 cm × 3.5 cm; 200 × 230 px preferred	JPG; 20–50 KB
Signature (black ink, not in capitals)	140 × 60 px preferred	JPG; 10–20 KB
Left thumb impression (black or blue ink on white paper)	240 × 240 px at 200 DPI (3 × 3 cm)	JPG; 20–50 KB
Handwritten declaration (English, black ink, your own handwriting)	800 × 400 px at 200 DPI (10 × 5 cm)	JPG; 50–100 KB
Certificates and documents	One PDF each; educational certificates in one single file	PDF only; up to 500 KB

Scan at 200 DPI or more in true colour, and crop to the edge. Unclear or smudged images can lead to rejection. Wearing caps or dark glasses is not allowed; religious headwear is fine if the face is clear. Your signature on the call letter and attendance sheet must match the uploaded signature.

Documents to upload

- 10th certificate (marksheet / passing certificate)
- Graduation certificate (degree / consolidated marksheet)
- Apprenticeship completion certificate, if applicable
- Ex-servicemen certificate, if applicable
- Disability certificate (Form I, II, III as applicable)
- Certificate of physical limitation to write (Appendix I), if applicable

Exam centres

Within J&K UT

Pulwama | Jammu | Srinagar | Baramulla | Samba

Outside the UT

Delhi NCR | Patiala | Mohali | Phagwara | Amritsar | Pathankot | Jalandhar | Bengaluru | Ludhiana | Others if need arise

Choose 6 centres; at least 3 must be outside J&K UT. The bank may allot any other centre. No request for a change of centre is entertained, and you appear at your own cost and risk.

Pay, probation and joining

Starting basic pay □24,050 in the scale 24050-1340/3-28070-1650/3-33020-2000/4-41020-2340/7-57400-4400/1-61800-2680-64480, plus other perks of the Banking Associate cadre.

- Join within 45 days of the appointment letter.
- Probation 6 months; it can be extended by up to 3 more months.
- Bond of □1 lakh to serve at least 6 months; invoked if you resign earlier.
- Posting: you must stay in the allotted Zone for at least 5 years, with no transfer outside it.

▶ **Documents to carry**

▶ **Scribe and compensatory time (PwBD)**

▶ **Important instructions**

▶ **Not allowed in the exam centre**

Links

Apply online
https://ibpsreg.ibps.in/jkbvpocto26/

Detailed notification: Banking Associate – J&K
PDF on jkb.bank.in

Careers page
jkb.bank.in/career

J&K Bank website
jkb.bank.in

Banking Associate – Ladakh
View 21 vacancies

Probationary Officer – Ladakh
View 20 vacancies

Compiled from the bank's detailed notifications JKB/HR/Rectt/2026-493, 2026-495 and 2026-494 (all dated 07-11-2026). The notification PDFs are final: check them and jkb.bank.in/career before applying.