

JAMMU & KASHMIR DEVELOPMENT FINANCE CORPORATION LIMITED**(JKDFC)****(A Government of India Enterprise)****Advt. No. JKDFC-CS/3/2025/803****Date: 23.09.2026 (Published in Employment News on 03.10.2026)****DETAILED ADVERTISEMENT****DIRECT RECRUITMENT FOR THE POST OF MANAGER (LEGAL) – E-3 GRADE**

Jammu & Kashmir Development Finance Corporation Limited (JKDFC) invites applications from eligible Indian citizens for filling up the post of Manager (Legal) – E-3 Grade as per the applicable recruitment framework of JKDFC.

JKDFC is a financial institution engaged in financing and development activities and seeks experienced legal professionals capable of handling legal, recovery, documentation, litigation and enforcement matters connected with its operations.

1.0. IMPORTANT INSTRUCTIONS TO CANDIDATES**1.1 Candidates to Ensure their Eligibility for the Post**

Before applying, candidates should ensure that they fulfil the eligibility criteria prescribed for the post. Application shall be considered on the basis of the information furnished in the application, subject to verification of eligibility at the appropriate stage. If at any stage it is found that any information furnished by the candidate is false/incorrect, or that the candidate does not satisfy the eligibility criteria, his/her candidature shall be liable to be cancelled summarily without notice and, if already appointed, the appointment/services may be terminated in accordance with applicable rules.

1.2 Mode of Application

Candidates are required to submit their duly filled-in application, complete in all respects, **through Email/Indian Registered Post/Speed Post** to the following address:

Jammu & Kashmir Development Finance Corporation Ltd. (JKDFC)
Ground Floor, Jawaharlal Nehru Udyog Bhawan,
Railhead Complex, Jammu,
Union Territory of Jammu & Kashmir – 180012
Email: contact@jkdfc.org

The application through all the prescribed means must reach JKDFC on or before 1700 hrs. (IST) on 23.10.2026. The subject of the Email/Post should be **“Application for the Post of Manager (Legal) - Name of the candidate”**

Candidates shall carefully read and comply with all instructions contained in this advertisement before submitting their applications. Applications received after the prescribed date and time or through any mode other than the prescribed mode(s) shall not be accepted.

1.3 Important Dates

Events	Important Date
Opening of submission of Application	03.10.2026
Closing of Application	On or before 1700 hrs (IST) on 23.10.2026.
Cut-off date for determining age	01.08.2026
Cut-off date for determining post-qualification experience	01.08.2026

JKDFC reserves the right to change the above dates. Date of interview shall be notified separately. Candidates are advised to regularly check the official JKDFC website for updates.

1.4 Corrigendum / Further Announcements

Any corrigendum, amendment, modification, notice or further announcement relating to this advertisement shall be published on the official JKDFC website only. Candidates are advised to visit the website regularly.

2.0. NUMBER OF VACANCIES

Post	Grade	No. of Vacancies	Category
Manager (Legal)	E-3	1	UR

3.0. SERVICE CONDITIONS / CAREER PROSPECTS**3.1 Pay Scale**

Selected candidate(s) will be appointed in E-3 Grade in the pay scale of Rs. 60,000 – 1,80,000 as per JKDFC Service/Recruitment Rules and amendments thereto.

3.2 Allowances and Perquisites

The post shall carry such allowances, benefits and perquisites as are admissible under the applicable JKDFC Service/Recruitment Rules, as amended from time to time.

3.3 Probation

The selected candidate shall be on probation for a period of one year or such period as prescribed under the applicable JKDFC Service Rules. The appointment shall be governed by the terms and conditions contained in the appointment letter and applicable JKDFC Service Rules.

3.4 Posting / Transfer

The selected candidate shall be liable to be posted/transferred to any office/unit/location of JKDFC, as per the requirements of the Corporation and in accordance with the applicable Service Rules.

4.0. ELIGIBILITY CRITERIA

The eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce relevant documents in original and copies thereof in support of identity, age, educational qualification, experience, category and other eligibility conditions at the time document verification/interview or at any subsequent stage as required by JKDFC.

Merely applying for the post, being found apparently eligible, appearing in any test and/or being shortlisted for interview shall not imply that the candidate will necessarily be offered employment in JKDFC.

4.1 NATIONALITY / CITIZENSHIP

Candidate must be a citizen of India.

4.2 AGE LIMIT

A candidate must not have attained the age of 50 years as on the prescribed cut-off date.

Age relaxation for eligible reserved categories/persons entitled to relaxation shall be applicable in accordance with the applicable rules/instructions of Govt. of India.

4.3 EDUCATIONAL QUALIFICATION

Essential Educational Qualification:

- Regular full-time Degree in Law (L.L.B – 3 years) with 50% marks or equivalent CGPA from a recognized University.
- OR
- Degree in 5 years integrated course in Law from a recognized University with 50% marks or equivalent CGPA Regular full-time.

4.4 ESSENTIAL POST-QUALIFICATION EXPERIENCE

Minimum 15 years of post-qualification executive experience in legal matters, including experience as an Advocate in any field, either individually or in combination thereof, relating to:

- Banking/NBFC/Financial Institutions/ PSU/ Government Department/ Reputed Legal Organization/ Practicing as an Advocate in the relevant field.
- The experience must be acquired after obtaining the qualifying L.L.B. degree.
- Where required under applicable law/rules, the candidate should possess valid enrolment to practise as an Advocate.
- Teaching and Training experience (including induction training) are not to be considered for the purpose of calculating years of experience.

4.5 DESIRABLE EXPERIENCE

Preference will be given to candidates having experience in any of the below:

- Recovery proceedings, including matters before the DRT/DRAT.
- Matters under the SARFAESI Act, 2002, including enforcement of security interests.
- Civil and commercial litigation, particularly recovery-related matters.
- Proceedings under the Insolvency and Bankruptcy Code (IBC).
- Matters under the Negotiable Instruments Act, 1881.
- Drafting, vetting and processing of loan, mortgage, guarantee, security and other financing documents.
- Legal documentation and advisory relating to secured lending, creation and enforcement of security interests.
- Handling matters relating to loans, mortgages, guarantees, recovery and security enforcement.
- Experience of working with Banks, NBFCs, Financial Institutions or PSUs.

Desirable experience shall be considered for assessing suitability/shortlisting and shall not substitute the prescribed essential educational qualification or minimum essential experience.

4.6 EXPERIENCE CERTIFICATE / SPECIFIC-FIELD EXPERIENCE

Experience certificates should clearly indicate the date of joining, date of relieving, designation, place of posting, employer, department and details and nature of experience. Where the nature of duties is not adequately specified, the candidate may be required to produce an Undertaking/ Affidavit specifying the exact nature of duties handled/job profile.

Overlapping periods of experience shall not be counted more than once.

Only post qualification experience after completion of minimum essential qualification against which the candidate is applying will be counted as effective experience. In case, where candidate pursuing relevant higher degree, time spent in attaining the degree shall not be counted as an experience for the purpose of this advertisement.

4.7 OTHER PROFESSIONAL REQUIREMENTS

- Candidates should possess strong legal drafting and analytical skills.
- Candidates should have adequate knowledge of computers and information technology relevant to professional work.
- Candidates should possess good communication skills and the ability to deal with legal counsel, financial institutions, tribunals, courts and internal stakeholders.

5.0. SELECTION PROCEDURE

Selection for the post shall ordinarily be made through Preliminary Screening/Shortlisting followed by an Interview. Merely satisfying eligibility norms does not entitle a candidate to be called for the interview. JKDFC reserves the right to call only the requisite number of candidates after preliminary screening/shortlisting with reference to qualifications, post-qualification experience, relevance of experience, nature of duties, suitability and the number of vacancies.

5.1 Weightage and Final Selection

Final selection shall be through a merit list prepared on the basis of the marks secured in the applicable selection stages, subject to qualifying each mandatory stage and satisfactory verification of eligibility and documents.

A candidate must qualify each mandatory stage and shall be sufficiently high in merit to figure in the final selection list.

JKDFC reserves the right to prescribe minimum qualifying marks for any stage and to revise the selection procedure/methodology in accordance with this advertisement and applicable rules.

6.0. DOCUMENTS TO BE PRODUCED AT INTERVIEW / DOCUMENT VERIFICATION

Candidates called for interview/document verification should come along with Interview/Call Letter and shall produce original documents and self-attested photocopies, as applicable:

- Proof of Date of Birth
- Valid photo identity proof
- Proof of educational qualifications and LL.B. degree
- Bar Council enrolment certificate
- Category certificate
- Experience certificate specifying nature of duties/job profile, where required
- No Objection Certificate from current employer, wherever applicable

- Any other document supporting eligibility

Non-production of requisite documents may result in cancellation of candidature.

7.0. VERIFICATION OF EXPERIENCE

JKDFC reserves the right to verify experience directly from the concerned employer/organization. If the experience claimed is found to be false, fabricated, materially misstated or not relevant to the prescribed eligibility criteria, the candidature shall stand cancelled.

If any such shortcoming is detected after appointment, the services of the candidate shall be liable to termination in accordance with applicable rules.

8.0. HOW TO APPLY

Candidates can apply only through Email/Indian Registered Post/Speed Post as specified by JKDFC. Before applying, candidates should carefully read the advertisement and keep all required information/documents ready. Prescribed application form can be downloaded from the website www.jkdfc.org.

Applications through courier or any other mode or not in the prescribed format shall NOT be entertained. Incomplete application & without enclosures shall be out-rightly rejected.

Candidates should ensure that the information entered in the application form is correct, complete and consistent with the supporting documents. No change may be permitted after final submission, except as may be specifically allowed by JKDFC.

8.1 Application Fee

Exempted in respect of all candidates.

9.0. CALL LETTERS / COMMUNICATION

Details regarding the date, time and venue of the Interview, as applicable, shall be communicated through Call Letters to the candidates and will be issued by registered post/ speed post /e-mail/ and/or displayed on the JKDFC website.

Candidates are advised to regularly visit the official JKDFC website and keep their registered e-mail ID and mobile number active.

10.0. GENERAL CONDITIONS

- Candidates should satisfy themselves regarding eligibility before applying.
- Only post-qualification experience shall be counted for the minimum experience requirement.
- In case of Boards/ Universities/ Institutes awarding CGPA etc grades, candidates are required to convert the same into percentage based on the formula as per their Board/ University/ Institute.
- In case of candidates employed with CPSEs, they must be working in the pay scale immediately below, in other words scale jumping is not allowed.
- Mere fulfilment of eligibility norms does not confer a right to be called for the selection process or interview or appointment.
- JKDFC reserves the right to restrict the number of candidates called for any stage of selection.

- JKDFC reserves the right to raise/modify eligibility or shortlisting standards, to the extent permissible under applicable rules, in order to restrict the number of candidates called for subsequent stages commensurate with vacancies.
- JKDFC reserves the right to modify the selection procedure, with due intimation through its website.
- Canvassing in any form will lead to disqualification. If any information/certificate/document furnished is found false, incorrect or fabricated, or if any material fact is suppressed, candidature shall be cancelled and, if appointed, services may be terminated
- No travel allowance will be reimbursed for the candidates appearing for the Interview.
- The selected candidate will be on probation as per the Rules of the Corporation. During the probation period, the services of an employee can be terminated by giving one month notice.
- JKDFC may reject any application/candidature at any stage without assigning separate reasons where the candidate is found ineligible or the application is deficient.
- Candidates are required to possess a valid email-ID. JKDFC will not be responsible for bouncing back of any email sent to the candidate at any stage of the recruitment process. They are advised to keep their email-ID active at least for one year. No change in email-ID will be allowed once entered. All future correspondences may be sent via email. JKDFC will not be held responsible, in case of non-delivery or late delivery of email due to any reasons whatsoever.
- Incomplete application and/or applications received after the last date for whatever reason, including postal delay, will neither be considered nor any correspondence in this regard will be entertained.
- Appointment shall be subject to medical fitness, wherever required under applicable rules.

For further clarification please contact (0194) –3500201 and/or (0191) – 2479179, 9419203845

JAMMU & KASHMIR DEVELOPMENT FINANCE CORPORATION LIMITED

General Manager, JKDFC

Place: Jammu Date: 03-10-2026