

 **UPKAR'S**
The Jammu & Kashmir
Bank Ltd.
PROBATIONARY
OFFICERS
PRELIMINARY EXAM.

By

Dr. Lal & T.S. Jain

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General Information

● Eligibility Criteria

A. Age (As on stipulated date)

Minimum : 20 years, Maximum : 32 years.

B. Educational Qualifications

- A degree (Graduation) in any discipline from a University recognised by the Govt. of India or any equivalent qualification recognized as such by the Central Government.
- The candidate must possess valid Mark-sheet/degree Certificate that he/she is a graduate on the day he/she registers online and indicate the percentage of marks obtained in Graduation while registering online.

Note :

- All the educational qualifications mentioned should be from a University/Institution/Board recognized by Govt. of India/approved by Govt. Regulatory Bodies and the final result should have been declared on or before the day candidate registers online.
- Proper document from Board/University for having declared the result on or before the day candidate registers online has to be submitted at the time of interview. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University/Institute. In case the result of a particular examination is posted on the website of the University/Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University/Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA/OGPA is awarded, the same should be converted into percentage and indicate in online application. The candidate will have to produce a certificate issued by the appropriate authority *inter alia* stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

● Examination Structure

■ The structure of the examination which will be conducted online are as follows :

A. Preliminary Examination :

Sr. No.	Name of Tests	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
1.	English Language	30	30	20 minutes
2.	Quantitative Aptitude	35	35	20 minutes
3.	Reasoning Ability	35	35	20 minutes
	Total	155	100	60 minutes

Candidates have to qualify in each of the three tests by securing cut-off marks to be decided by J&K Bank.

B. Main Examination :

Sr. No.	Name of Tests (Not by Sequence)	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
1.	Reasoning & Computer Awareness	45	60	60 minutes
2.	General/Economy/Banking Awareness	40	40	35 minutes
3.	English Language	35	40	40 minutes
4.	Data Analysis & Interpretation	35	60	45 minutes
	Total	155	200	3 hours
	English Language (Letter Writing & Essay)	2	25	30 minutes

J&K Bank reserves the right to modify the structure of the examination which will be intimated through its website.

● Process for Arriving at Scores

■ The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.

■ Scores up to two decimal points shall be taken for the purpose of calculations.

● Penalty for Wrong Answers (Applicable to both–Online Preliminary and Online Mains Examination)

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one-fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, *i.e.*, no answer is marked by the candidate, there will be no penalty for that question.

● **Cut-off Score**

Each candidate will be required to obtain a minimum score in each test of Online Mains Examination and also a minimum total score to be considered to be shortlisted for interview. Depending on number of vacancies available, cut-offs will be decided and candidates will be shortlisted for interview. Prior to the completion of the interview process, scores obtained in the Online Mains Examination will not be shared with the candidates shortlisted for interview.

MARKS OBTAINED IN THE ONLINE MAINS EXAMINATION ONLY WILL BE CONSIDERED FOR SHORTLISTING FOR INTERVIEW AND ALSO FOR FINAL MERIT LISTING.
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● **Interview**

Candidates who are shortlisted in the Online Mains examination will subsequently be called for an Interview to be conducted by the bank. Interviews will be conducted at select centres. The centre, address of the venue, time & date of Interview will be informed to the shortlisted candidates in the call letter. Candidates are required to download their interview call letters from official website of bank <https://www.jkbank.com/> Please note that any request regarding change in date, centre etc. of interview will not be entertained. However, Bank reserve the right to change the date/venue/time/centre etc. of interview or hold supplementary process for particular date/session/venue/centre/set of candidates at its discretion, under unforeseen circumstances, if any.

The total marks allotted for interview are 100. The minimum qualifying marks in interview will not be less than 40%. The weightage (ratio) of Online Mains Exam and interview will be 80:20 respectively. The combined final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the Online Mains Examination and Interview. Interview score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.

A candidate should qualify both in the Online Mains Exam and Interview and be sufficiently high in the merit to be shortlisted for subsequent provisional selection process, details of which will be made available subsequently on official website of bank <https://www.jkbank.com/>

While appearing for the Interview, the candidate should produce valid prescribed documents. In the absence of documents their candidature shall be cancelled. Bank or its authorized agency takes no responsibility to receive/collect any certificate/remittance/document sent separately.

● **Abnormal Similarity of Responses/Copying Cases**

The bank will be analyzing the responses of all appeared candidates for both the online examinations, to detect abnormal similarity of responses. This is the standard practice for examinations of all the Bank/Organizations. Report is analyzed to arrive for necessary action/final decision.
