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**The Jammu & Kashmir**  
**Bank Ltd.**  
**BANKING**  
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**RECRUITMENT EXAM.**

**By**

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# General Information

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## ● Eligibility Criteria

### A. Age (As on stipulated date)

Minimum : 20 years, Maximum : 30 years.

#### Relaxation in Upper age limit :

Sr. No.	Category	Age relaxation
1.	Scheduled Castes / Scheduled Tribes	5 years
2.	Socially and Educationally backward classes (other than Scheduled Castes / Scheduled Tribes) :	3 years
	(i) Residents of areas adjoining Line of Actual Control (ALC) / International Border (IB)	
3.	Physically Challenged Persons (PCP)	10 years

#### Note :

- The relaxation in upper age limit to SC/ST/Social-caste candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above for Physically Challenged persons.
- The maximum age limit specified is applicable to General Category candidates and Economically Weaker (EWS) Category candidates.
- Candidates seeking age relaxation will be required to submit necessary certificate(s), issued by competent authority, in original/copies at the time of joining or at any stage of the recruitment process as required by Bank.

### 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 indicated 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 Examinations which will be conducted online are as follows :

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

**Candidates have to qualify in each of the three tests by securing cut-off marks to be decided by J&K Bank. Required number of candidates will be selected in order of merit.**

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**

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 Examination and also a minimum total score.

<p><b>MARKS OBTAINED IN THE ONLINE EXAMINATION ONLY WILL BE CONSIDERED FOR FINAL MERIT LIST.</b></p>
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● **Abnormal Similarity of Responses/Copying Cases**

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

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