ON-LINE EXAMINATION - RECRUITMENT OF PROBATIONARY OFFICERS

MAIN EXAMINATION

INFORMATION HANDOUT

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

Main Examination will consist of Objective Tests for 200 marks and Descriptive Test for 25 marks. Both the Objective and Descriptive Tests will be online. Candidates will have to answer the Descriptive Test by typing on the computer. The Descriptive Test will be administered immediately after completion of the Objective Test.

Sr. No.	Name of Test	Number of Questions	Maximum Marks	Time
1	Reasoning & Computer Aptitude	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
5	English Language (Letter Writing & Essay)	2	25	30 minutes

English Language (Letter Writing & Essay): Questions will be displayed on the screen of your computer. Answers are to be typed using the keyboard. Before start of typing answers to questions in Descriptive Paper please check all key functions of the keyboard. You will get 30 minutes to answer the questions.

The total time for the test is 210 minutes; however you may have to be at the venue for approximately 240 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests will be provided in English. Each test is separately timed. Candidates can attempt questions in a particular test during the time allotted for that test only. All the Objective Tests questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. You have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/ correct. The alternative/ option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you in the objective tests. For every wrong answer marked by you, 1/4th of the marks assigned to that question will be deducted as penalty.

The Scores of Online Examination will be obtained by adopting the following procedure:

- (i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- (ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*

*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

(iii) Testwise scores and scores on total is reported with decimal points upto two digits.

Shortlisting of candidates for the interview will be done on the basis of merit scored in Mains as preliminary Exam was only a qualifier test for Mains. The final result will be prepared on the basis of Merit secured in the Mains and Interview.

Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.

Some sample questions are given below.

REASONING & COMPUTER APTITUDE

This is a test to see how well you can think. It contains questions of various kinds. Here are some sample questions.

										r words in each ne which is diffe	
Q.1.	(1)	black	(2)	red	(3)	green	(4)	paint	(5)) yellow	
Q.2.	(1)	ВС	(2)	MN	(3)	PQ	(4)	XZ	(5)) ST	
Q.3.	(1)	Mango	(2)	Apple	(3)	Orange	(4)	Guav	a (5)) Rose	
Q.4.	of th	nat word is you be formed, X	ır ans	swer. If moi					med, M is the	eginning with O, e answer and if (5) X	
Q.5.	thes (1) (3) (5)	se statements Satyapriya is Some leaders Satyapriya is	? hone are some	st honest etimes disho	onest	(2 (4	2) Satyap 3) Leader	riya is o s are g	dishonest enerally dish		
Q.6.	mea sale (1)		by B nd th	s; which of t e second d	he follo ay resp (2) 2 ‡	wing gives	s the aver	age sa	tles of two date $(3) (S_1)^3$	livide A by B' an ays where S_1 an $S_2 # 2$)	
Q.7.	who (I) I (1)		nty y of bir	ears ago, c	can vote (II) WI (2) O	e, which of hether Ma	f the follow dhu is reg	wing fu		te. To find out w ation is needed ' r I or II	· ·
Q.8.	take cons the Stat Con	the two giver	stat concli emer All n I.	ements to busions; toge	be true of the true of	even if the nd then de ommonly l ows. All louds.	ey seem to ecide whick known fac windows	be at h of the ts.	variance fro e given cond ouds.	numbered I and m commonly kn clusions logically	own facts,
Q.9-10.	scho repr	eme and con	dition mber	ns. You ha	ve to fi mbinati	nd out th	e serial ir. no. of th	number nat lette	r of the letter code grou	the letter code a er code group p is your answe	which correctly
	Nun	nber/Symbol	:	2 \$	@	7	6	#	8		
		er Code	:	Q B	Н	L	F	M	T		
	Cor	dition :									
		If the first as w				-					
			nent	is even dig	it and la	ast elemer	nt is a syn	nbol the	eir codes are	to be inter chai	nged.
	67@									_	
	(1) F \$687	,	2) ML	.HQF	(3) ML	.QHE	(4) F	LQHM	(5) No	one of these	

(4) BFTLM

(5) None of these

(3) BFTLA

(2) AFTLM

(1) AFTLA

GENERAL / ECONOMY / BANKING AWARENESS

This to	est is intended to	give an inc	dex of your	awareness	of peop	ole and ever	nts past a	and present in o	different walks
Q.1.	To combat the r the 'Know Your (1) IDBI (2			•	ch of th	-		nstitutions has those given as	
Q.2.	Which of the fol (1) Energy	,	ors contribu	` '	um in d	, ,	growth in	•	states in India?
Q.3.	Which of the fol (1) Bihar (lowing is the 2) Andhra F		ere the num (3) Uttar			below po ajasthan	•	
Q.4.	Who is the pers Vibhushan rece (1) Dr. V. Kurier (4) Shri L. K. Ac	ntly ? า	(2) Dr. M.	with operati S. Swamin than those	athan			ras honoured by Amartya Sen	y Padma
Q.5 .	Monetary policy (1) the changes (3) reducing un (5) Other than s	s in the suppemploymen	ply of mone nt	ey (2) (4)		g and selling , (2) & (3)	of finan	cial instruments	
			EN	NGLISH I	LANG	UAGE			
on gra	s a test to see ho ammar, vocabulanswer the sample	ry, sentenc	e completi	on, synonyı					
	t ions: Pick ou ete it meaningful		appropriat	e word fro	m amo	ngst the w	ords giv	en below each	sentence to
Q.1.	He quickly gland (1) at	ced(2) thro		k to find wh (3) in	at it sai	d about the (4) to	Indian ed	conomy. (5) over	
Q.2.	The counsel urg (1) enact	ged the cour (2) enfo		down th (3) cance		xious law. (4) strike	Э	(5) declare	
Q.3.	The local officia (1) explained			er of the situ (3) appris		(4) told		(5) intimated	
be in	tions: Read ead one part of the ser is (5).	ch sentence entence. T	e to find ou he number	t whether the of that part	nere is t of the	any gramma sentence is	atical erro your ans	or in it. The ern	or, if any, will s no error, the
Q.4.	I am twenty / tv (1)	wo years old (2)	d / when I (3)	-	ed the b	ank.		No error (5)	
Q.5.	To the Hindus (1)	the Ganga (2)		r than / an (3)	y other (4)	river.		No error (5)	
Q.6.	Of all the teache (1)		school / d (2)	our class tea (3)	acher /	were very (4)	strict.	No error (5)	
	tions: In each of ing to the word g			ons, select	from a	mongst the	five alter	rnatives, the wo	ord nearest in
Q.7.		(2) danger	ous	(3) deadly	((4) cruel	(5) t	houghtless	
Q.8.	CENTENARY (1) a guard (2) a hundred	years (3) a very old	man (4) hundred	runs (5) hundredth anı	niversary

(3) earn (4) brave (5) capture

Q.9. TRIUMPH

(1) conquer (2) smash

Directions: In each of the following questions, select from amongst the five alternatives, the word most opposite in meaning of the word given in capitals.

Q.10. LIVEL	Υ
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(1) simple

(2) weak

(3) dull

(4) angry

(5) moron

Q.11. INADVERTENT

(1) adequate

(2) available

(3) sluggish

(4) negligent

(5) intentional

Q.12. INEPT

(1) accurate

(2) skilful

(3) sensible

(4) artistic

(5) apt

DATA ANALYSIS AND INTERPRETATION

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs etc.

Q.1-3. Study the following table carefully and answer the questions given below —

Distribution of 1000 candidates as regards their marks in written examination out of 300 and interview out of 100 in a selection examination

Written		I	NTERVIEW	MARKS		
Examination Marks	Below 30	30-39	40-49	50-59	60-69	70 & above
260 & above	8	18	26	18	26	4
210 to 259	5	4	30	22	10	9
160 to 209	16	10	45	56	18	9
110 to 159	28	42	100	190	15	5
60 to 109	35	115	20	8	7	5
Below 60	32	32	20	4	6	2

Q.1.	How many candidates did obtain more than 69 percent marks and above in both written examination and
	interview?

(1) 22

(2) 49

(3) 13

(4) 9

(5) Other than those given as options

Q.2. if approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks?

(1) above 20 (2) above 70

(3) above 36 (4) above 63

(5) Other than those given as options

About 42 percent of the candidates fall in which of the following ranges of the interview marks?

(1) 110-159

(2) 110 & below

(3) 50 to 70 (4) 50 & above (5) Other than those given as options

Some of the questions may require arithmetical reasoning. For example:

At 10 paise each, how many paise will 6 lemons cost?

(2) 10

(3) 60

(4) 610

(5) Other than those given as options

Which of the following can be exact multiple of 4? Q.5.

(1) 27114

(2) 58204

(3) 48402

(4) 32286

(5) Other than those given as options

Q.6. If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen?

(1) Rs.3/- (2) Rs.5/-

(3) Rs.10/-

(4) Rs.20/-

(5) Other than those given as options

Also, there may be some questions based on graphs and tables.

Q.7-9. Directions: Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer the questions that follow:

% of Employees Giving Different Ranks									
Attribute	I	II	III	IV	V	VI			
Seniority	32	17	22	19	5	5			
Perseverance	14	19	17	9	27	14			
Efficiency	15	19	21	14	14	17			
Intelligence	10	14	10	14	17	35			
Honesty	24	17	7	9	27	16			
Sociability	5	14	23	35	10	13			

- Q.7. Which attribute for promotion has received the highest rank?
 - (1) Perseverance (2) Seniority
- (3) Honesty
- (4) Sociability
- (5) Efficiency

- How many employees gave rank III to intelligence? Q.8.
 - (1) 119
- (2)98
- (3) 77
- (4) 70
- (5) 10
- **Q.9.** Which attribute is considered the least important for promotion?
 - (1) Honesty
- (2) Intelligence
- (3) Perseverance
- (4) Efficiency
- (5) Sociability

DESCRIPTIVE PAPER

- **Q.1.** Write a letter on any **ONE** of the following
 - Write a letter to your younger brother explaining him how Insurance Sector has changed in the last decade in India.
 - Write a letter to the Branch Manager of your Insurance company sharing a good experience of customer service in settling a claim (Based on year experience or reading).
- **Q.2.** Write an essay on any one of the following topics in about 250 words:
 - Measures to eradicate illiteracy in India
 - Importance of Financial Planning
 - Financial Inclusion
- (A) **Details of the On-line Examination Pattern**
- (1) The examination would be conducted on-line i.e. on a computer.
- The tests will be provided in English. (2)
- All the questions will have multiple choices. Out of the five answers to a question only one will be the correct (3)answer. The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".
- The clock has been set at the server and the countdown timer at the top right corner of your screen will display (4) the time remaining for you to complete the test(s). When the clock runs out the exam ends by default - you are not required to end or submit your exam.

- (5) The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:
 - 1 You have not visited the question yet.
 - You have not answered the question.
 - You have answered the question.
 - You have NOT answered the question, but have marked the question for review.
 - The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status for a question simply indicates that you would like to look at that question again. If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.

- (6) To select a question to answer, you can do one of the following:
 - (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
 - (b) Click on 'Save & Next' to save answer to current question and to go to the next question in sequence.
 - (c) Click on 'Mark for Review and Next' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you MUST click on Save & Next.
- (10) To deselect a chosen answer, click on the chosen option again or click on the Clear Response button.
- (11) To mark a question for review click on **Mark for Review & Next**. If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.
- (14) Test name(s) will be displayed on the top bar of the screen. Questions in a test can be viewed by clicking on the test name. The test you will view will be highlighted.
- (15) After clicking the **Save & Next** button on the last question for a test, you will not be taken to the first question of the (next) test until the time allocated for that test is exhausted.
- (16) You can move the mouse cursor over the test names to view the status of the questions for that test.
- (17) You cannot shuffle between tests but can shuffle between questions during the examination as per time allocated to a particular test.
- (18) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by the Bank.
- (19) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (20) After the expiry of the exam duration, the candidates will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system even if he/ she has not clicked the "Submit" button.
- (21) Please note:
 - (a) Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.
 - (b) Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.

DETAILS ABOUT DESCRIPTIVE PAPER

- 1. No separate login is required to take the test.
- 2. This test will start automatically upon auto-submission of objective tests.
- 3. Questions will be displayed on computer monitor.
- 4. Only one question will be displayed at a time.
- 5. The questions will be in English and answers are to be typed in space provided for the same using keyboard.

Please Note: "While typing if you press the 'Space bar' and then press the 'Enter' key, the cursor will not move to next line. However, if you press the 'Enter' key immediately after the last word, the cursor will move to the next line. You should also note in case the 'Space bar'/ 'Enter' key is pressed multiple times in a single instance only a single keystroke (i.e. one space and one enter to the next line) will be taken by the system."

[B] General Instructions:

- (1) Please note Date, Reporting time and Venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it. (Preferably the same photograph as was uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and the Bank Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination. After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.
- (6) Biometric data (thumb impression) and photograph will be captured twice at the examination venue i.e. before the start of examination and after completion of examination. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. **Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature.** With regards to the same, please note the following:
 - (a) If fingers are coated (stamped ink/mehndi/coloured...etc), ensure to thoroughly wash them so that coating is completely removed before the examination day.
 - (b) If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
 - (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
 - (d) If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.
 - (Any failure to observe these points will result in non-admittance for the examination).
- Please bring call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original THIS IS ESSENTIAL. This call-letter alongwith photocopy of photo identity proof duly stapled together are to be submitted at the end of exam by putting it in the designated drop-box. Currently valid photo identity proof may be PAN Card/Passport/ Permanent Driving Licence/Voter's Card with photograph/Bank Passbook with photograph/Valid recent Identity Card issued by a recognised College/University/Aadhaar Card/E-Aadhaar Card with a photograph/ Employee ID in original/Bar Council Identity card with photograph. Please Note Ration Card and Learner's Driving License will NOT be accepted as valid ID proof for this purpose. Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit.

- (8) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The Bank may take further action against such candidates as deemed fit by it.
- (9) You should bring with you a ball-point pen & ink stamp pad. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST drop this sheet of paper along with the Call Letter in the designated drop-box.
- (10) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (11) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
- (12) Please note that a candidate is allowed to appear only once in the online examination. Multiple appearance in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once on the date and at the time mentioned on the respective call letter. All other call letters are to be surrendered.
- (13) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (14) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any J & K Bank recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

SOCIAL DISTANCING MODE CONDUCT OF EXAM RELATED INSTRUCTIONS

- 1 Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Admission Letter. It is expected that candidate strictly adhere to this time slot as entry into the exam venue will be provided based upon the individual's time slot ONLY. Candidates should report at least 15 minutes before the Reporting time indicated on the Admission Letter.
- 2 Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.
- 3 Items permitted into the venue for Candidates

Candidates will be permitted to carry only certain items with them into the venue.

- a. Mask (WEARING A MASK is COMPULSORY)
- h Gloves
- c. Personal transparent water bottle (Candidate should bring his / her own water bottle)
- d. Personal hand sanitizer (50 ml)
- e. A simple pen and ink stamp pad
- f. Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original.)
- g. Call Letter should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Call Letter should be exactly the same.
- h. In case of Scribe Candidates Scribe form duly filled and signed with Photograph affixed.

No other Items are permitted inside the venue.

- 4 Candidate should not share any of their personal belonging/material with anyone
- 5 Candidate should maintain safe social distance with one another.
- 6 Candidate should stand in the row as per the instructions provided at venue.
- 7 If candidate is availing services of a scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50 ml) and transparent water bottle. Wearing a mask is compulsory. Both candidate and Scribe will require to be wearing N95 Mask.
- A Candidate must have AarogyaSetu App installed on his mobile phone. The AarogyaSetu status must show candidate's risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with this Call Letter) and show the same to the Security Guard at the entry into the exam venue. Candidates with Moderate or High Risk Status on AarogyaSetu App will not be allowed entry. In case any of the responses in declaration suggest COVID 19 infection/symptoms, the candidate will not be permitted inside the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions.)
- 9 After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.
- 10 All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature. In case, any person is observed to be having above normal temperature (> 99.14° F) or displaying any symptoms of the virus, they will not be allowed entry into the venue.
- 11 In candidate registration:
 - a. Candidate registration will be done through photo and biometric capture. Photo captured will be matched with the photo uploaded by you in the application (as printed in the call letter). You must NOT change your appearance from the photo uploaded by you.
 - b. Photograph will be taken while candidate is standing.
 - c. Seat number will be given to the candidate.
- 12 Rough sheet, call letter and ID proof management
 - Rough sheet(s) kept at each candidate desk will be used by candidate.
 - Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes
 provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the
 services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy
 - Candidate must drop the rough sheets, call letter, ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam officials.
- 13 Post Examination Controls
 - On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

WISHING YOU ALL THE BEST.