



JKB Financial Services Limited

(Wholly owned subsidiary of J & K Bank)

ON-LINE EXAMINATION - LEVEL II (STANDARD OF EXAM: BANK CLERK LEVEL AND CAPITAL MARKET AND FINANCIAL AWARENESS)

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.

The on-line examination will comprise the following objective type multiple choice tests as stated below :

Structure of On-line examination

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Duration
1.	Capital Market and Financial Awareness	40	40	25 Minutes
2.	Reasoning	20	20	20 Minutes
3.	Numerical Ability	20	20	20 Minutes
4.	English	20	20	25 Minutes
	Total	100	100	90 Minutes

The total time for the test is 90 minutes; however you may have to be at the venue for approximately 120 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 to that test only. All the 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. 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.

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.

CAPITAL MARKET AND FINANCIAL AWARENESS

- Q.1.** Equity shares of a listed entities are dealt within (i.e. purchased and sold)_____
- (1) Government of India
 - (2) State Government, where Registered office of the company is located
 - (3) Recognised Stock Exchange/s
 - (4) Depositories
 - (5) Trade Organisations
- Q.2.** The head quarter of SEBI is located in which city of India?
- (1) New Delhi (2) Bangaluru (3) Hyderabad (4) Mumbai (5) Kolkata
- Q.3.** Name the micro finance company that becomes the first to start operation as a commercial bank?
- (1) Pay Tm Bank (2) Vodafone m-Pisa Bank (3) Yes Bank
(4) Bandhan Bank (5) None of these

REASONING

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

Directions : In each of the following questions, there is a group of letters or words given. Four of the five are alike in a certain way, while one is different. Find out the one which is different.

- Q.1.** In the series given below count each 5 which is not immediately preceded by 3 but is immediately followed by 7. How many such 5's are there ?
1 5 7 3 5 7 4 7 3 7 2 5 6 5 8 5 7 4 5 6 5 5 7 1 5 7 7 5 5
- (1) 1 (2) 2 (3) 3 (4) 4 (5) 5
- Q.2.** The town of Paranda is located on Green lake. The town of Akram is West of Paranda. Tokhada is East of Akram but West of Paranda. Kakran is East of Bopri but West of Tokhada and Akram. If they are all in the same district, which town is the farthest West ?
- (1) Paranda (2) Kakran (3) Akram (4) Tokhada (5) Bopri
- Q.3.** STAMMERING is related to SPEECH in the same way as DEAFNESS is related to which of the following ?
- (1) EAR (2) HEARING (3) DUMB (4) SILENCE (5) TALK
- Q.4.** Madhav ranks seventeenth in a class of thirty-one. What is his rank from the last ?
- (1) 13 (2) 14 (3) 15 (4) 16 (5) 17
- Q.5.** Sapling is related to Tree as -----
- (1) Horse is related to Mare (2) River is related to Brook (3) Bud is related to Flower
(4) Student is related to Teacher (5) Tree is related to Furniture

Q.6. Which letter should be in place of the question mark in the following series ?

G H J M ? V

- (1) T (2) S (3) R (4) U (5) Q

NUMERICAL ABILITY

This test is to measure how fast and accurate you are in dealing with numbers. Also, there may be some questions based on graphs and tables.

Q.1. At 10 paise each, how many paise will 6 lemons cost ?

- (1) 6 (2) 10 (3) 60 (4) 61 (5) 610

Q.2. Which of the following can be exact multiple of 4 ?

- (1) 27114 (2) 58204 (3) 48402 (4) 32286 (5) Other than those given as options

Q.3-4. In each of the following questions one number is missing. The place where the number is missing is shown by a question mark (?). You have to find out which one of the answers shown against 1, 2, 3 and 4 can replace the question mark. If none of these four can replace the question mark, you will indicate (5) i.e. 'Other than those given as options' as your answer.

Q.3. $42 + 73 + 137 = ?$

- (1) 352 (2) 252 (3) 242 (4) 142 (5) Other than those given as options

Q.4. $20 \times \frac{1}{2} = ?$

- (1) 4 (2) 5 (3) 12 (4) 20 (5) Other than those given as options

ENGLISH

This is a test to see how well you 'know' English. Your English language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below. Please remember, in the test paper there may be questions of several other types also.

Directions : Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

Q.1. He quickly glanced the book to find what it said about the Indian economy.

- (1) at (2) through (3) in (4) to (5) over

Q.2. The counsel urged the court to down the obnoxious law.

- (1) enact (2) enforce (3) cancel (4) strike (5) declare

Q.3. The local official the Minister of the situation.

- (1) explained (2) warned (3) apprised (4) told (5) intimated

Directions : Read each sentence given below to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is 'No error'.

(Ignore errors of punctuations, if any)

Q.4. I am twenty / two years old / when I first / joined the bank.







- (1) (2) (3) (4) No error (5)

Q.5. To the Hindus / the Ganga is / holier than / any other river. No error
(1) (2) (3) (4) (5)

Q.6. Of all the teachers / in our school / our class teacher / were very strict. No error
(1) (2) (3) (4) (5)

(A) Details of the On-line Examination Pattern

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) The tests will be provided in English.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct 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".**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
- (5) The question palette at the right of screen shows one of the following statuses of each of the questions numbered:

-  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 question(s) "Marked for Review" will not be considered for evaluation. Hence, no marks will be allocated for the same.

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 of the test being attempted.
 - (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 of the test being attempted.
- (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. The test you are attempting will be highlighted.
- (15) After clicking the **Save & Next** button on the last question for a test, you will be taken to the first question of the (next) test only after the duration of the test being attempted elapses.
- (16) You can move the mouse cursor over the test names to view the status of the questions for that test.
- (17) 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.
- (18) 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.
- (19) After the expiry of time allotted to individual tests, the candidates will not be able to attempt any question or check their answers.
- (20) Please note :**
 - (a) Candidates will not be allowed to "finally submit" unless they have exhausted the test time allotted for every test.**
 - (b) Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

B] General Instructions:

- (1) Please note date, 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.
- (6) Please bring this 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**. Please hand over this call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter's Card/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead alongwith photograph/Photo Identity proof issued by a People's Representative on official letterhead alongwith photograph/Valid recent Identity Card issued by a recognised College/University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID/Bar Council Identity card with photograph. Please Note - **Ration Card and Learner's Driving License will NOT be accepted as valid ID proof**. 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.

- (7) 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.
- (8) You should bring with you a ball-point pen. 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** hand over this sheet of paper to the Test Administrator before leaving the venue.
- (9) 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.
- (10) 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.
- (11) 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.
- (12) 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 JKBFSL 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.

IMPORTANT POINTS TO REMEMBER

You are advised to bring with you the following:

- (i) Call letter with photo affixed thereon and photo ID card in **Original** and photocopy as mentioned in point 6.
- (ii) One Ball point pen

WISH YOU GOOD LUCK