



# JKB Financial Services Limited

(Wholly owned subsidiary of J & K Bank)

## ONLINE EXAMINATION – RECRUITMENT OF ASSOCIATE LEVEL I

### 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 online examination will comprise the following objective type multiple choice tests as stated below :

Sr. No.	Name of Tests	No. of Questions	Maximum Marks	Version	Time
1	Reasoning Ability & Computer Aptitude	20	20	Only English	15 Minutes
2	English Language	20	20		15 Minutes
3	Quantitative Aptitude	20	20		15 Minutes
4	General/ Financial Awareness	40	40		30 Minutes
	Total	100	100		75 Minutes

The total time for the test is 75 minutes; however, you may have to be at the venue for approximately 140 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 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 in the Objective test. 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. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question. hence, you are advised not to mark your answers by random guessing.

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.

## REASONING ABILITY & COMPUTER APTITUDE

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

**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.** 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.3.** 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

**Q.4.** 'Some leaders are dishonest. Satyapriya is a leader.' Which of the following inferences definitely follows from these statements?

(1) Satyapriya is honest (2) Satyapriya is dishonest  
(3) Some leaders are honest (4) Leaders are generally dishonest  
(5) Satyapriya is sometimes dishonest

**Q.5.** In a certain code language, '1, 2, 3' means 'bright little boy'; '1, 4, 5' means 'tall big boy' and '6, 3, 7' means 'beautiful little flower'. Which numeral in that language means 'bright'?

(1) 1 (2) 6 (3) 3 (4) 4 (5) Other than those given as options

## ENGLISH LANGUAGE

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.

No error

(1) (2) (3) (4) (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.

(1) (2) (3) (4)

No error

(5)

## QUANTITATIVE APTITUDE

**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 Examination Marks	INTERVIEW 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

**Q.3.** 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

**Q.4.** At 10 paise each, how many paise will 6 lemons cost ?  
(1) 6 (2) 10 (3) 60 (4) 610 (5) Other than those given as options

**Q.5.** 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.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

## GENERAL/ 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-Pesa Bank (3) Yes Bank  
(4) Bandhan Bank (5) None of these

**(A) Details of the Online Examination Pattern:**

- (1) The examination would be conducted online 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 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:

-  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) Tests are separately timed. You can attempt any question in a particular test during the time allotted to that test only.
- (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 Company.

- (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 75 minutes, 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.**

**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 Company 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), smart 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 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 to the invigilator at the end of exam.** Currently valid photo identity proof may be PAN Card/Passport / Permanent Driving License/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.
- (7) Biometric data (thumb impression) and photograph will be captured at the examination venue before the start 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).
- (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 Company may take further action against such candidates as deemed fit by it.
- (9) You must bring with you a ball-point pen. You can bring your own ink stamp pad (blue/black) with you. 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 handover this sheet of paper along with the Call Letter to the invigilator.
- (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 problems,

which may include movement of candidates, delay in test. The conduct of a re-exam is at the absolute discretion of the 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 is 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 and K Bank/ 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 effect.

(15) Candidates are advised to take note of “The Public Examinations (Prevention of Unfair Means) Act, 2024”.

**WISH YOU GOOD LUCK!**