JK Bank PO 2026 Form: Apply Till 26 Nov, 323 Vacancies

Complete revision and PYQ pack for JK Bank PO 2026 (323 vacancies). Covers high-weightage topics across Quant, R...

1. EXAM / NOTIFICATION KEY FACTS & DATES

Post / Course Name	Probationary Officer
Total Vacancies	323 Posts
Minimum Qualification	Graduate
Application Start Date	7 Nov 2026
Last Date to Apply	26 Nov 2026
Selection Process	Prelims Examination + Mains Examination + Personal Interview
Exam Mode & Duration	Online CBT (Prelims: 60 Mins | Mains: 180 Mins + 30 Mins Descriptive)
Key Subjects	Quantitative Aptitude, Reasoning Ability, English Language, Banking Awareness
Negative Marking	0.25 marks deducted for every incorrect attempt in Prelims and Mains

2. 4-STEP SMART PREPARATION PLAN

1. Phase 1: Master core concepts of high-weightage topics like DI, Puzzles, and Syllogisms while building speed in Vedic Maths.
2. Phase 2: Practice sectional speed tests daily with strict timing (20 mins per section in Prelims) to improve accuracy.
3. Phase 3: Solve previous years' IBPS and JK Bank PO papers to analyze standard question trends and difficulty shifts.
4. Phase 4: Take full-length mock tests, analyze weak areas, and thoroughly revise General/Banking Awareness and J&K economic updates.

3. SAMPLE GOLDEN SHORTCUTS & FORMULAS

* Shortcut 1 (Quadratic Roots Sign Rule): If equation is ax^2 + bx + c = 0 (++, +-), roots are (-,-). If (-,+), roots are (+,+). If (+,-), roots are (-,+). If (--), roots are (+,-).
* Shortcut 2 (CI - SI Difference for 2 Years): Difference D = P * (R/100)^2, where P is Principal and R is Rate.
* Shortcut 3 (CI - SI Difference for 3 Years): Difference D = P * (R/100)^2 * ((300 + R)/100).
* Shortcut 4 (Time & Work Efficiency Method): Assume Total Work = LCM of individual times. Efficiency = Work / Time.

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4. TOP 10 HIGH-WEIGHTAGE SYLLABUS TOPICS (QUICK SUMMARY)

1. Data Interpretation (DI)
Weightage: High (15-20 Qs)

Data Interpretation forms 15-20 questions in IBPS PO Prelims and Mains. Focus heavily on calculating percentage changes, ratios, averages, and net values across multiple sets like Pie charts, Bar graphs, and Caselets....

2. Seating Arrangement
Weightage: High (10-15 Qs)

Seating Arrangement questions evaluate your ability to decode linear, parallel, circular, and square setups under timed conditions. Pay close attention to direction facing inside versus outside as it flips left and ri...

3. Complex Puzzles
Weightage: High (10-15 Qs)

Floor-based, box, designation, and scheduling puzzles carry massive weight in Reasoning. Start by identifying the fixed structural variable, like days of the week or floor numbers from 1 to 8. Map all direct clues fir...

4. Quadratic Equations & Inequalities
Weightage: Medium (5 Qs)

Quadratic Equations test your speed in finding roots of standard polynomials ax^2 + bx + c = 0. Memorize direct sign rules to predict root signs immediately. For example, if b is positive and c is positive, both roots...

5. Number Series
Weightage: Medium (5 Qs)

Number Series covers missing and wrong number identification in Quant. Look for difference patterns first, including single difference, double difference, or prime number gaps. Check for alternate series, multiplicati...

6. Reading Comprehension (RC)
Weightage: High (8-10 Qs)

Reading Comprehension tests speed, contextual vocabulary, and critical inference skills. Read the questions first to identify key keywords before scanning the passage text. Tone-based questions require understanding a...

7. Cloze Test & Error Spotting
Weightage: High (10 Qs)

Cloze Test and Error Spotting demand strong command over English grammar, subject-verb agreement, tenses, prepositions, and parallelism. Read the full passage once before filling blanks in Cloze Tests to grasp overall...

8. Profit, Loss & Interest
Weightage: Medium (4-5 Qs)

Profit and Loss along with Simple and Compound Interest form core arithmetic concepts. Express marked price, cost price, and selling price using ratios to simplify calculations without complex variables. For compound ...

9. Time, Speed, Distance & Work
Weightage: Medium (4-5 Qs)

Time, Speed, Distance and Time & Work problems rely on fundamental inverse and direct proportionality rules. Use the total work assumption method using LCM of days taken by individual workers to calculate daily effici...

10. Syllogisms & Logical Reasoning
Weightage: High (5 Qs)

Syllogisms require applying 100% logical rules without assuming real-world context. Focus heavily on modern statements like 'Only a few A are B', which strictly means 'Some A are B AND Some A are Not B'. Use standard ...

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5. 10 SAMPLE EXAM-STYLE PRACTICE MCQS (WITH ANSWERS)

Q1. Statements: Only a few books are pens. All pens are pencils. Conclusions: I. Some books are pencils. II. No pen is a book.
(A) Only Conclusion I follows (B) Only Conclusion II follows (C) Either I or II follows (D) Neither I nor II follows
Ans: (A) | Since 'Only a few books are pens' means 'Some books are pens', and all pens are pencils, the intersection of books and pens lies inside pencils. Hence, 'Some books are pencils' is definitely true. Conclusion II is false because some books are pens.

Q2. If x^2 - 11x + 28 = 0 and y^2 - 15y + 56 = 0, what is the relation between x and y?
(A) x > y (B) x < y (C) x = y
Ans: (C) | For x^2 - 11x + 28 = 0, roots are x = 4, 7. For y^2 - 15y + 56 = 0, roots are y = 7, 8. Comparing: 4 < 7, 4 < 8, 7 = 7, 7 < 8. Thus, x

Q3. A sum of Rs. 10,000 yields Rs. 2,100 as simple interest in 3 years. What is the annual rate of interest?
(A) 6% (B) 7% (C) 8% (D) 9%
Ans: (B) | SI = (P * R * T) / 100 => 2100 = (10000 * R * 3) / 100 => 2100 = 300 * R => R = 7%.

Q4. Find the missing number in the series: 4, 11, 25, 53, 109, ?
(A) 221 (B) 218 (C) 225 (D) 217
Ans: (A) | Pattern: *2 + 3. (4*2+3=11, 11*2+3=25, 25*2+3=53, 53*2+3=109, 109*2+3=221).

Q5. A work can be completed by A in 12 days and by B in 18 days. If they work together, in how many days will the work be completed?
(A) 7.2 days (B) 6.5 days (C) 8 days (D) 7.5 days
Ans: (A) | Total work = LCM(12, 18) = 36 units. A's efficiency = 3 units/day, B's efficiency = 2 units/day. Total efficiency = 5 units/day. Time = 36 / 5 = 7.2 days.

Q6. Identify the part of the sentence containing an error: 'Neither the manager (A) / nor the employees (B) / was present (C) / at the meeting. (D)'
(A) A (B) B (C) C (D) D
Ans: (C) | In 'Neither...nor', verb agrees with the closer subject ('employees', which is plural). Therefore, 'was' should be replaced by 'were'.

Q7. The difference between CI and SI on a certain sum for 2 years at 10% per annum is Rs. 50. Find the principal sum.
(A) Rs. 4,000 (B) Rs. 5,000 (C) Rs. 6,000 (D) Rs. 5,500
Ans: (B) | Difference D = P * (R/100)^2 => 50 = P * (10/100)^2 => 50 = P * (1/100) => P = Rs. 5,000.

Q8. Statements: P >= Q > R = S R II. S
(A) Only I follows (B) Only II follows (C) Both I and II follow (D) Neither I nor II follows
Ans: (C) | From P >= Q > R, we get P > R (Conclusion I is true). Given directly S

Q9. Which of the following rates is the rate at which RBI lends money to commercial banks for short-term without any security?
(A) Repo Rate (B) Bank Rate (C) MSF Rate (D) Reverse Repo Rate
Ans: (C) | Marginal Standing Facility (MSF) rate is the rate at which scheduled commercial banks borrow overnight funds from RBI against government securities.

Q10. A train 150 meters long crosses a telegraph post in 9 seconds. What is the speed of the train in km/h?
(A) 50 km/h (B) 60 km/h (C) 72 km/h (D) 80 km/h
Ans: (B) | Speed in m/s = 150 / 9 = 50/3 m/s. Speed in km/h = (50/3) * (18/5) = 60 km/h.

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