J&K Bank Banking Associate (Clerk) syllabus 2026

Every topic and the marks it carries, counted from 115 past papers.

Posts	**1,033**
Last date to apply	**26 Nov 2026**
Exam date	**April–June 2027 (not announced yet: an estimate from past cycles)**
Applicants in 2020	**1,43,763**
Cutoff, General	**68–72 of 100 (an estimate, not official)**

The paper: 100 questions for 100 marks. English Language: 30 questions, 30 marks. Numerical Ability: 35 questions, 30 marks. Reasoning Ability: 35 questions, 40 marks.

J&K Bank publishes no question papers and no topic-wise syllabus. IBPS conducts the exam on the same pattern as IBPS's own clerk exam, so we went through 115 past papers of IBPS's clerk and PO prelims (2016 to 2026), one question at a time, and wrote down the topic each one tests.

A topic's marks are its share of its section's questions in those papers, of the section's marks. "Asked in" is how many of the papers had at least one question on it. These are counts from past papers, not a promise about the next one.

English Language

30 marks · 30 questions · 9 topics

Topic	Marks in a paper	Asked in
Reading Comprehension Passages with questions on their facts, inferences, tone and the meaning of words	**about 8**	108 of 114 papers
Error Detection Finding the part of a sentence that has an error	**about 5**	104 of 114 papers
Sentence Rearrangement Para jumbles	**about 4**	90 of 114 papers
Word Swap, Word Rearrangement and Misspelt or Misused Words	**about 4**	94 of 114 papers
Cloze Test	**about 3**	53 of 114 papers
Sentence Improvement and Phrase Replacement	**about 2**	68 of 114 papers
Fill in the Blanks Single and double fillers	**about 2**	65 of 114 papers
Vocabulary Synonyms, antonyms and the use of words	**about 1**	50 of 114 papers
Sentence Formation from Columns Match the column	**under 1**	16 of 114 papers

Numerical Ability

30 marks · 35 questions · 16 topics

Topic	Marks in a paper	Asked in
Data Interpretation Tables, bar graphs, line graphs, pie charts, caselets and Venn diagrams	**about 9**	113 of 114 papers
Simplification and Approximation	**about 6**	87 of 114 papers
Number Series Missing number and wrong number	**about 3**	82 of 114 papers
Quadratic Equations Comparing the roots of two equations	**about 2**	55 of 114 papers
Time, Speed and Distance, Trains, and Boats and Streams	**about 2**	112 of 114 papers
Ratio and Proportion, and Partnership	**about 2**	109 of 114 papers
Averages and Ages	**about 1**	103 of 114 papers
Percentage	**about 1**	80 of 114 papers
Time and Work, and Pipes and Cisterns	**about 1**	106 of 114 papers
Simple and Compound Interest	**about 1**	102 of 114 papers
Profit, Loss and Discount	**about 1**	98 of 114 papers
Mixtures and Alligation	**about 1**	94 of 114 papers
Mensuration Areas and volumes	**about 1**	91 of 114 papers
Quantity Comparison and Data Sufficiency	**under 1**	13 of 114 papers
Permutation, Combination and Probability	**under 1**	26 of 114 papers
Number System Properties of numbers, divisibility, HCF and LCM	**under 1**	15 of 114 papers

Reasoning Ability

40 marks · 35 questions · 13 topics

Topic	Marks in a paper	Asked in
Puzzles Floor, box, month and day based, scheduling and comparison puzzles	**about 13**	112 of 115 papers
Seating Arrangement Linear, parallel rows, circular, square and rectangular	**about 9**	109 of 115 papers
Inequality Direct and coded	**about 3**	89 of 115 papers

Reasoning Ability (continued)

40 marks · 35 questions · 13 topics

Topic	Marks in a paper	Asked in
Syllogism	**about 3**	92 of 115 papers
Alphanumeric and Symbol Series	**about 3**	73 of 115 papers
Alphabet Test and Meaningful Words	**about 2**	105 of 115 papers
Coding-Decoding	**about 2**	46 of 115 papers
Direction and Distance	**about 2**	61 of 115 papers
Blood Relations	**about 2**	59 of 115 papers
Order and Ranking	**about 1**	32 of 115 papers
Classification and Analogy Odd one out	**about 1**	43 of 115 papers
Input-Output	**under 1**	1 of 115 papers
Data Sufficiency	**under 1**	2 of 115 papers

Find out which of these topics you already know.

A free level check: up to 15 questions, no sign-up. You get your score against the cutoff and what to study first.

app.anno.in/free-check

The English, Numerical and Reasoning pages, with how to plan each: www.anno.in/jk-bank-banking-associate/syllabus