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- **Bank Exams**
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in entrance exam training.

 **T.I.M.E.**
Triumphant Institute of
Management Education Pvt. Ltd.

Why a career in Banking ?

Banking jobs offer a lucrative career option and promise a steady and faster growth for the younger generation. For a very long time now, bank jobs have been considered very prestigious. The best part is that bank employees are hardly ever discharged from employment as part of a downsizing move, as Indian banks continue to grow and prosper at an amazing speed.

Banks present huge opportunities to young people, and this is largely due to the fact that they have diversified into various other products than just core banking.

The expansion of the Banking sector and its convergence with financial sectors, retirement of existing employees, financial inclusion and new bank licenses awarded by the RBI, have created a large number of opportunities in the Banking sector.

IBPS Bank PO/Clerical Common Written Examinations (CWEs)

The Banking industry is recruiting in a big way. The Institute of Banking Personnel Selection (IBPS) conducts a series of Common Written Examinations (CWEs) for selection of personnel for the posts of Probationary Officer / Management Trainee / Clerks in Public Sector Banks and Regional Rural Banks (RRBs) to cater to the needs of the industry as also to the needs of job aspirants.



Eligibility & test pattern of IBPS & SBI Exams (PO/Clerical)

A) Eligibility Criteria:

Exam	Age Limit (Years)		Educational Qualification
	PO	Clerk	
IBPS CWE for PSBs (Public sector Banks)	20-30	20-28	Graduation
IBPS CWE for RRBs (Regional Rural Banks)	Officer Scale III: 21-40 Officer Scale II: 21-32 Officer Scale I : 18-30		PO: Graduation for General Banking officer (50% for Scale II & III) & Graduation / PG in relevant subjects for SO as given in notification. Experience also required for some posts. Clerk: Graduation
SBI	21-30	20-28	Graduation

B) Paper Patterns of important PO Exams:

IBPS PO Preliminary Examination:

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	English Language	30	30	20
2	Quantitative Aptitude	35	35	20
3	Reasoning Ability	35	35	20
	Total	100	100	60 Min.

Candidates must qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS.

IBPS PO Main Examination:

This will consist of objective test for 200 marks and descriptive test for 25 marks. Both the objective and descriptive tests will be online. Candidates will have to answer a descriptive test by typing on the computer. Immediately after completion of the objective test, a descriptive test will be administered.

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning & Computer Aptitude	45	60	60
2	Data Analysis & Interpretation	35	60	45
3	General/Economy/Banking Awareness	40	40	35
4	English Language	35	40	40
	Total	155	200	3 Hours
5	Descriptive Writing (Letter and Essay Writing)	2	25	30 Min.

- Each candidate will be required to obtain a minimum score in each test of online main examination and also a minimum total score to be considered to be shortlisted for interview.
- There will be negative marks (Prelim and Main Exams) for wrong answers in the objective tests. $\frac{1}{4}^{\text{th}}$ or 0.25 of the marks assigned to that question will be deducted for each wrong answer.
- Marks obtained in the online main examination only will be considered for shortlisting for interview and also for final merit listing.

SBI PO Preliminary Examination:

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	English Language	30	Total	20
2	Quantitative Aptitude	35	Max.	20
3	Reasoning Ability	35	Marks	20
	Total	100	100	60 Min.

- Category wise merit list will be drawn based on the aggregate marks scored in the preliminary examination.
- Candidates numbering approximately **10** times the number of vacancies in each category will be short listed for the main examination from the top of the merit list.
- There will be no sectional cutoffs.

SBI PO Main Examination:

This will consist of objective test for **200** marks and descriptive test for **50** marks. Both the objective and descriptive tests will be online. Candidates will have to answer a descriptive test by typing on the computer. Immediately after completion of the objective test, a descriptive test will be administered.

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning & Computer Aptitude	40	50	50
2	Data Analysis & Interpretation	30	50	45
3	General/Economy/Banking Awareness	50	60	45
4	English Language	35	40	40
	Total	155	200	3 Hours
5	Descriptive Writing (Letter and Essay Writing)	2	50	30 Min.
	Total		250	

- There will be negative marks (Prelim and Main Exams) for wrong answers in the objective tests. $\frac{1}{4}^{\text{th}}$ or 0.25 of the marks assigned to that question will be deducted for each wrong answer.
- There will be no sectional cut-off.
- Group Exercises (20 marks) & Interview (30 marks): Category wise merit list will be drawn based on the aggregate marks scored in the main examination. Candidates numbering up to 3 times (approximately) of the category wise vacancies will be shortlisted for the GE & Interview. Candidates will have to score minimum qualifying marks in GE and Interview to be considered for final selection.
- **Psychometric Test:** The bank will conduct psychometric test for personality profiling, of those candidates who will be shortlisted for GE and Interview.
- **Final Selection:** The marks obtained in main examination (objective test and the descriptive test), will be added to the marks obtained in GE+ interview for preparing the final merit list. Marks secured by the candidates in the Mains (out of 250 marks) are converted to out of 75 marks and GE+ Interview scores of candidates (out of 50 marks) are converted to out of 25 marks. The final merit list is arrived at after aggregating (out of 100) converted.



IBPS SO Preliminary Examination (Law Officer and Rajbhasha Adhikari):

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	English Language	50	25	40
2	Reasoning	50	50	40
3	General Awareness with special reference to banking industry	50	50	40
	Total	150	125	120 Min.

Candidates must qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS

IBPS SO Preliminary Examination (All other posts):

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	English Language	50	25	40
2	Reasoning	50	50	40
3	Quantitative Aptitude	50	50	40
	Total	150	125	120 Min.

Candidates must qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS.

IBPS SO Main Examination (Law Officer, IT Officer, Agriculture Field Officer, HR / Personnel Officer & Marketing Officer):

No.	Test Area	No. of Qs.	Max. Marks	Duration (Min.)
1	Professional Knowledge	60	60	45

IBPS SO Main Examination: (Rajbhasha Adhikari)

No.	Test Area	No. of Qs.	Max. Marks	Duration (Min.)
1	Professional Knowledge (Objective)	45	60	30
2	Professional Knowledge (Descriptive)	2	----	30

- There will be a penalty for wrong answers marked in the Objective Tests (Prelim & Main). 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.
- Marks obtained in the online main examination only will be considered for shortlisting for interview and also for final merit listing.
- The total marks allotted for Interview are 100. The weightage (ratio) of online CWE (Main Exam) and interview will be 80:20 respectively.

IBPS RRB Officer Scale I Preliminary Examination:

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning	40	40	Composite time of 45 minutes
2	Quantitative Aptitude	40	40	
	Total	80	80	

Candidates must qualify in both the tests by securing minimum cut-off marks.

IBPS RRB Officer Scale I Main Examination:

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning	40	50	120
2	Computer Knowledge	40	20	
3	General Awareness	40	40	
4	English Language	40	40	
5	Quantitative Aptitude	40	50	
	Total	200	200	



**IBPS RRB Officer Scale II (GBO) and
Scale III (Single Level Online Examination):**

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning	40	50	120
2	Computer Knowledge	40	20	
3	Financial Awareness	40	40	
4	English Language	40	40	
5	Quantitative Aptitude & Data Interpretation	40	50	
	Total	200	200	

**IBPS RRB Officer Scale II (Specialist Cadre)
(Single Level Online Examination):**

No.	Name of Tests	No. of Qs.	Max. Marks	Duration (Min.)
1	Professional Knowledge	40	40	150
2	Reasoning	40	40	
3	Financial Awareness	40	40	
4	English Language	40	40	
5	Computer Knowledge	40	20	
6	Quantitative Aptitude & DI	40	20	
	Total	240	200	

- There will be negative marks (Prelim, Main and Single Level Exams) for wrong answers in the objective tests. $\frac{1}{4}^{\text{th}}$ or 0.25 of the marks assigned to that question will be deducted for each wrong answer.
- For the post of Officers Scale I – Marks obtained only in the online main examination will be considered for shortlisting for interview and for final merit listing.
- For the post of Officers Scale II (Generalists and Specialists) and Scale III – marks obtained in the single level online examination will be considered for shortlisting for interview and for final merit listing.
- A candidate can apply for the post of Office Assistant and can also apply for the post of Officer. However, a candidate can apply for only one post in officers cadre.

**C) Paper Patterns of important Clerk Exams:
IBPS & SBI Clerk Preliminary Examinations:**

No.	Test Area	No. of Qs.	Max. Marks	Duration (Min.)
1	English Language	30	30	20
2	Numerical Ability	35	35	20
3	Reasoning Ability	35	35	20
	Total	100	100	60 Min.

For IBPS Clerk: Candidates must qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS.

For SBI Clerk: No minimum qualifying marks are prescribed for individual test OR for aggregate score. Candidates numbering approximately 10 times the number of vacancies in each category will be short listed for the main examination from the top of the merit list.

IBPS & SBI Clerk Main Examinations:

No.	Name of Test	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning Ability & Computer Aptitude	50	60	45
2	Quantitative Aptitude	50	50	45
3	General / Financial Awareness	50	50	35
4	General English	40	40	35
	Total	190	200	160 Min.

- There will be negative marks (Prelim and Main Exams) for wrong answers in the objective tests. $1/4^{\text{th}}$ or 0.25 of the marks assigned to that question will be deducted for each wrong answer.
- Marks obtained in the online main examination only will be considered for final merit listing. There are no interviews for IBPS and SBI Clerk recruitment process.
- **For IBPS Clerk:**
 - i) Each candidate will be required to obtain a minimum score in each test of online main examination and a minimum total score to be considered for further process.
 - ii) Candidates should know how to read/write and speak the official language of the State/UT for which vacancies a candidate wishes to apply, is preferable.
 - iii) Operating and working knowledge in computer systems is mandatory i.e. candidates should have Certificate/Diploma/Degree in computer operations/language/should have studied computer/information technology as one of the subjects in the high school/college/institute

- **For SBI Clerk:**

- No minimum qualifying marks are prescribed for individual test. Minimum qualifying marks on aggregate will be as decided by the bank.
- Those who qualify for selection and produce 10th or 12th standard mark sheet/certificate evidencing having studied the specified opted local language will not be subjected to any language test. In case of others (qualified for selection), specified opted local language test will be conducted after provisional selection but before joining.

IBPS RRB Office Assistant (Multipurpose) Preliminary Examination:

No.	Name of Test	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning	40	40	45
2	Numerical Ability	40	40	
	Total	80	80	

Candidates must qualify in both the tests by securing minimum cut-off marks.

IBPS RRB Office Assistant (Multipurpose) Main Examination:

No.	Name of Test	No. of Qs.	Max. Marks	Duration (Min.)
1	Reasoning	40	50	120
2	Computer Knowledge	40	20	
3	General Awareness	40	40	
4	English Language	40	40	
5	Quantitative Aptitude	40	50	
	Total	200	200	

- Apart from English & Hindi, the online examination for posts of Office Assistants and Officer Scale I will be conducted in multiple other languages as well. In the online application, candidates will be provided the option to indicate the version of tests (medium of examination). Candidates should be careful in exercising this option of medium of examination.
- Each candidate will be required to obtain a minimum score in each test of online main examination to be shortlisted for provisional allotment. Marks obtained in the online main examination only will be considered for final merit listing.

Vacancies announced by IBPS and SSC in recent years

Exam	2022	2023	2024*
IBPS RRB Office Assistants	4483	5538	5800
IBPS RRB Officers Scale I, II & III	3623	3074	4513
IBPS PO	6432	3049	
IBPS SO	710	1402	
IBPS Clerk	6035	4045	6128
SBI PO	1673	2000	
SBI Clerk	5008	8773	
SSC CGL	20000	7500	17727
SSC CHSL	4500	1600	3712

*Updated as on 05.07.2024

Note: The vacancies which are given in the above table are the tentative vacancies announced when the respective notifications were released. The final vacancies may differ, after the organizations complete the recruitment drive for the year.

Staff Selection Commission - Combined Graduate Level Exam

T.I.M.E. offers training for SSC-CGL Exam, both for Tier I and Tier II. **T.I.M.E.** also offers SSC-CGL as an extension course (add-on module) to the Bank PO course.

About the exam and posts

Staff Selection Commission conducts Combined Graduate Level Examination (SSC-CGL) for recruitment to different posts, for which graduation from a recognized university is the minimum educational qualification. Recruitment for these posts is done in departments of Central Secretariat Service / Intelligence Bureau / Ministry of Railways / Ministry of External Affairs / Ministry of Defence / CBI and a few other Ministries / Departments / Organisations of the Central Govt.



Eligibility Criteria (As per 2024 notification)

Age:

- i) Junior Statistical Officer: 18- 32 years
- ii) Assistant Section Officer (CSS, Railways, MEA, AFHQ) / SI in CBI: 20 - 30 Years
- iii) Assistant Enforcement Officer / SI in NIA / Divisional Accountant / Income Tax Inspector / Assistant Section Officer in IB / Inspector CBIC (Central Excise / Preventive Officer / Examiner) / Assistant / Superintendent in Other Ministries / Departments / Organizations: 18- 30 years
- iv) **All Other Posts:** 18 - 27 years

Qualification:

- (i) For post of Junior Statistical Officer: Bachelor's degree in any subject from a recognized university or institute with at least 60% in mathematics at 12th standard level OR Bachelor's degree in any subject with statistics as one of the subjects at degree level.
- (ii) **All other Posts:** Degree from a recognized university or equivalent.

Pattern of SSC CGL Examination:

(I) Pattern of Tier -I Examination (Computer Based):

Part	Name of Tests	No. of Qs.	Max. Marks	Duration
A	General Intelligence & Reasoning	25	50	60 Minutes (80 minutes for VH candidates)
B	General Awareness	25	50	
C	Quantitative Aptitude	25	50	
D	English Comprehension	25	50	
	Total	100	200	

- Tier - I of the CGLE will be common for all categories of posts
- Tier I is only qualifying in nature
- Correct answer gets 2 marks and a negative mark of 0.5 for wrong answer
- Tier I has sectional cut offs - 30% for UR, 25% for OBC / EWS and 20% for SC / ST. Overall cutoffs also need to be cleared

(II) Pattern of Tier -II Examination (Computer Based):

Tier-II will include conducting of Paper-I and Paper-II in separate shift(s)/ day(s).

- Paper-I of Tier II is compulsory for all the posts.

	Session	Subject	No. of Qs	Max. Marks	Duration	
Paper I	Session I (2 Hrs 15 Min.)	Section I	Module I: Mathematical Abilities	30	60X3 =180	60 Min.
			Module II: Reasoning & General Intelligence	30		
		Section II	Module I: English Language & Comprehension	45	70X3 =210	60 Min.
			Module II: General Awareness	25		
	Section III	Module I: Computer Knowledge (One Task)	20	20X3 =60	15 Min.	
	Session II (15 Min.)	Section III: Module II: Data Entry Speed Test	One Task		15 Min.	
Paper II		Statistics	100	100X2 =200	120 Min.	

- It will be mandatory for the candidates to qualify all the sections of Paper-I
- Paper-II will be for only those candidates who apply for the posts of Junior Statistical Officer
- Merit list will be prepared on the basis of overall performance of candidates in Tier-II examination only
- There will be negative marking of 1 mark for each wrong answer in Section-I, Section-II and Module-I of Section-III of Paper-I and of 0.50 marks for each wrong answer in Paper-II.

T.I.M.E.'s Classroom Coaching for Bank Exams

T.I.M.E. offers a comprehensive classroom training programme to prepare students for Bank PO / Clerk Examinations (IBPS CWE & SBI). Our courseware ensures a comprehensive coverage of all test areas of Bank exams. Our well-researched material covers all basic concepts, short-cuts, strategies etc., and includes a lot of solved examples to help you understand the basics of each area. Moreover, our courseware can also help our students in their preparation for other entrance exams such as LIC, RBI, NICL, IB, etc. Our sectional tests help you evaluate your learning and performance across a given range of topics. Our study material and mock test papers are prepared after a careful and in-depth analysis of the actual exam papers and hence reflect the level of difficulty which is close to the actual test.

The course has four modules:

- **Module I:** This module helps you develop basic knowledge and skills for all the areas that are tested in Bank exams. Fundamental concepts are taught in great detail for each topic. This is followed by practice exercises to integrate these fundamental concepts deeply and help you approach and tackle difficult questions quickly.
- **Module II:** There are chapter-wise tests to help you prepare for each test area. These tests help you revise concepts and increase your speed.
- **Module III:** Various Mock tests on the pattern of Bank exams (IBPS/SBI) are conducted. These tests give both an overall idea of the level you are required to achieve and ample practice to help you achieve it. These mock tests replicate the actual exam in every conceivable way. The mock tests given by **T.I.M.E.** simulate the actual exam.
- **Module IV:** Rigorous training for the Interview/GD, on qualifying in IBPS CWE PO/SBI PO.

Online Sectional Tests, Comprehensive Tests and Mock Tests

For every online bank exam, **T.I.M.E.** provides excellent support and practice for online sectional tests, comprehensive tests and mock tests. These tests replicate the pattern of the actual exam. They are designed to familiarise the student with online tests. Students can take them at their convenient time from the student home page.

Web based support to T.I.M.E. students

- i) **www.time4education.com/BankExams** Our website is a rich resource of information featuring the patterns/analysis of Bank exams, articles on banking, notifications, eligibility criteria and much more.
- ii) Student Home Page a customised home page is provided for each student, through which the student can take online practice tests. A host of other features like inputs on descriptive writing, interview & GD, word-a-day to improve your vocabulary, monthly updates on general awareness, etc. are also made available on the student home page.

T.I.M.E.'s Online Video Course:

Our ONLINE courseware is designed to give you thorough grounding through basic concepts, solved examples, shortcuts, and strategies to help you perform your best. Seamless delivery of the lectures via our learning platform will give you the exact same feeling of a classroom.

T.I.M.E. selections in Banks in 2023 & 2022

2023 (SBI PO)



Himanshu Loshali
R. No: 2831000291
SBI PO



Ritik Adhikari
R. No: 2831003444
SBI PO



Rashanjeet Singh
R. No: 2621011037
SBI PO



Rohit Chauhan
R. No: 2821002859
SBI PO



Vaibhav Bisht
R. No: 2851002484
SBI PO



Smriti Rawat
R. No: 2851001861
SBI PO



Akhil Bisht
R. No: 2821001867
SBI PO



Nikita Rawat
Rg. No: 2310013719
SBI PO



Varun Bughal
R. No: 281005746
SBI PO



Nitin Soni
R. No: 1551006423
SBI PO



Md. Hamid Khan
R. No: 1551004102
SBI PO



Tresa Den C George
R. No: 3601000320
SBI PO



Gokul HariKumar
R. No: 3601001230
SBI PO



Ashish Prem
R. No: 3601001072
SBI PO



Yashpal Singh C.
R. No: 2721000146
SBI PO



Shubhra Jain
R. No: 2621024394
SBI PO



Vyshna Suresh
R. No: 3641000406
SBI PO



Alankrit Sharma
R. No: 2821001688
SBI PO



Urvish G. Parasiya
R. No: 1111003647
SBI PO



Lakshmi Haridas
R. No: 3061000347
SBI PO

& many more...

2022



Kamal Kishor Singh
Reg. No: 2160286862
Bank Of India (IBPS PO)



Khanlamraju Sathwika
Reg. No: 2060331015
Bank Of India (IBPS PO)



Aanchal Sharma
Reg. No: 2160591855
Bank Of India (IBPS PO)



Swapnil Jain
Reg. No: 2160310789
Bank Of India (IBPS PO)



Shivam Nautiyal
Reg. No: 2160020520
Bank Of Maharashtra (IBPS PO)



Shruti Kishor Madavi
Reg. No: 2160333421
Canara Bank (IBPS PO)



Akshay Sahu
Reg. No: 2160300870
Canara Bank (IBPS PO)



Rishabh Mahar
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Central Bank Of India (IBPS PO)



Shivanand Bagali
Reg. No: 2160084385
Central Bank Of India (IBPS PO)



Pritish Dattatray A
Reg. No: 2160328326
Central Bank Of India (IBPS PO)



Ankit Kumar
Reg. No: 2160273605
Central Bank Of India (IBPS PO)



T Surya
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Central Bank Of India (IBPS PO)



Cherry Agarwal
Reg. No: 2120115445
Central Bank Of India (IBPS PO)



Moti Kumar
Reg. No: 2160290263
Punjab National Bank (IBPS PO)



Ishan Chaturvedi
Reg. No: 2160293783
UCO Bank (IBPS PO)



Sahli Gupta
Reg. No: 2160337273
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N Santhosh Rajesh
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Satish Shrishail H
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Shubham D
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Cherry Aggarwal
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Punjab Gramin Bank (IBPS RRB PO)

Course Highlights

- Exhaustive Study Material - Updated as per latest IBPS/SBI/SSC Exams
- Mock tests on the pattern of IBPS/SBI (PO/Clerical) & SSC (incl All-India Mock tests)
- Large number of online tests for Bank Exam practice
- Coverage of all topics from basic concepts
- Library facility
- Special session on Test Taking Strategies
- Regular doubt-clarifying sessions
- Rigorous Interview Workshop for shortlisted candidates
- Web-based support
- Monthly Magazine - Current Affairs Cracker & web-based monthly GK updates

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T.I.M.E.

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