



STATE BANK OF INDIA

**CENTRAL RECRUITMENT & PROMOTION DEPARTMENT
CORPORATE CENTRE, MUMBAI**

**RECRUITMENT OF SPECIAL MANAGEMENT EXECUTIVES (BANKING)
IN MMGS II & MMGS III**

Date of Online Examination : 19.09.2014 (Friday)

“ACQUAINT YOURSELF BOOKLET”

INTRODUCTION

This Booklet gives you detailed information about the competitive examination for recruitment of Special Management Executives (Banking) in State Bank of India. The posts were advertised in the Employment News/ Rozgar Samachar issue dated 26 July-1 August, 2014 and also on the Bank's website www.statebankofindia.com and www.sbi.co.in. The terms and conditions, **period of probation**, emoluments etc. were given in the advertisement No. CRPD/SCO/2014-15/05. You should ensure that you are eligible in respect of age, educational qualification, experience nationality as stipulated in the advertisement.

This handout contains details pertaining to various aspects of the online examination you are going to take and describes the kind of test which will be given to you in the examination. **The assessment will be done online for the objective tests followed by a Descriptive Paper which will also be through online mode.** You are advised to study this booklet carefully as it will help you in preparing for the examination.

GENERAL INSTRUCTIONS

1. **Particulars to be Noted** : Please note carefully your Roll Number, Post, date, time and venue for the examination given in the call letter.
2. **Punctuality in Attendance** : Candidates should be present at the examination hall at the time given in the call letter. Candidates arriving late will not be permitted to enter the Examination Hall.
3. **Call letter to be Surrendered** : Affix firmly a copy of your **recent** passport size photograph in the space provided for it in the call letter and bring it with you alongwith photo identity proof in original and a photocopy when you come to the venue for the examination. **You will not be permitted to appear for the examination if you come without the photo identity proof in original and a photocopy, call letter or without the photograph affixed on the call letter.** You will be required to sign in the space provided for candidate's signature on your call letter in the presence of the invigilator in the examination hall. Invigilator will take your left thumb impression on the call letter while collecting the same. You should hand over your call letter alongwith the photocopy of photo identity proof to the invigilator in the examination hall, when he collects the call letters from the candidates.
4. **Compliance with Instructions** : You should scrupulously follow the instructions given by test administrators and the invigilators at all the stages of the examination for which you have been called. If you violate the instructions you will be disqualified and may also be asked to leave the examination hall.
5. **Use of Books, Notes, Calculators & Cell Phones** : No calculator separate or with watch, cell phones, books, slide rulers, note books or written notes will be allowed inside the examination hall.
6. Do not leave your seat unless you are allowed.
7. **Use of Stationery** : You must bring stationery such as pencils, ball point pen with you.
8. **Rough work to be done on the sheet provided** : You should do all the necessary rough work on sheet provided only. **After the online test is over, you should hand over the sheet, given for rough work to the invigilator.** Any candidate who does not return the above material or is found to attempt to take or pass on the questions or answers inside or outside the examination hall will be disqualified and the Bank may take further action against him as per rules of the Bank.
9. **There will be Penalty for wrong answers marked by you in the objective tests.** There are five alternative answers to every question of all the tests. For each question for which a wrong answer has been given by you, 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 given by you, there will be no penalty for that question. If the total of the penalty for test is in fraction, it will be rounded off to the nearest integer. **You should therefore be careful in marking your answers.**
10. **Copying / Misconduct / Unfair Practices** : If a candidate is/has been found guilty of –
 - i) Copying or allowing copying;
 - ii) Using unfair means during the test;
 - iii) Impersonating or procuring impersonation by any person;
 - iv) Misbehaving at the examination venue;
 - v) 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.
 - vi) Resorting to any other irregular or improper means;

vii) Obtaining support of his/her candidature by any means.

He/she will, in addition to rendering himself/herself liable to criminal prosecution, be liable to,

(a) Disqualification from selection process.

(b) Be debarred permanently/for specific period from any examination or selection by the Bank .

Candidates are warned against filling up/furnishing false, tampered/fabricated information or suppressing material information.

The Bank would be analyzing the responses of a candidate with other appeared candidates to detect patterns of similarity. On the basis of such an analysis, if it is found that the responses have been shared and scores obtained are not genuine/valid, the Bank reserves the right to cancel his/her candidature.

11. Travelling Allowance shall not be paid : No travelling allowance or other expenses in connection with the examination will be paid. Please also note that the call letter does not constitute an offer of employment by the State Bank of India.

12. The possibility for occurrences 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 the candidates from one venue/lab/computer (node) to others and reconduct of the examination if considered necessary .

SELECTION PROCEDURE :

Selection of candidates will be on the basis of examination, group discussion and interview.

PHASE I

Online examination consisting objective test for 200 marks and descriptive test for 50 marks.

Both the tests will be online. Candidates will be required to answer their descriptive test also online.

TEST PATTERN

OBJECTIVE TEST : ONLINE				
Sr. No.	Name of the Test	No. of Questions	Max. Marks	Time
1.	Banking Knowledge	50	50	Composite time of 2 hours
2.	Data Interpretation and Analysis	50	50	
3.	Reasoning	50	50	
4.	General Awareness	50	50	
DESCRIPTIVE TEST : ONLINE				
	English Language Test (letter writing and essay)	2	50	75 Minutes

Candidates are required to qualify in each of the objective tests by securing minimum passing marks, which will be decided by the bank.

Descriptive test paper of only those candidates will be evaluated who have scored qualifying marks in each of the objective tests and are placed adequately high as per total marks in the objective test.

Candidates are required to qualify in the Descriptive test by securing minimum passing marks, which will be decided by the bank.

PHASE II

Group Discussion (20 marks) & Interview (30) marks.

The aggregate marks of objective test and descriptive test of the qualified candidates will be arranged in descending order of merit and only candidates maximum three times the number of vacancies in each category will be called for group discussion and interview.

The qualifying marks in group discussion and interview will be as decided by the bank.

Final Selection

The candidates will have to qualify both in Phase-I and Phase-II separately.

Marks secured by the candidates in the Written Test (out of 250 marks) are covered to out of 75 and marks secured in Group Discussion & Interview (out of 50 marks) are converted to out of 25. The final merit list is arrived at after aggregating converted marks of Examination and Group Discussion & Interview out of 100 for each category.

The selection will be made from the top merit ranked candidates in each category.

Roll number of the candidates who have qualified for Phase II and those finally selected will be made available on the Bank's website. Roll number of selected candidates will also be published in Employment News/Rozgar Samachar.

Sample Questions :

Below are given some sample questions for each of these tests. The type of questions are only illustrative and not exhaustive. In actual test you may find questions on some or all these types and also questions on the type not mentioned here.

Banking Knowledge

- Q.1.** Protection to Collecting Banker is NOT available for -
 (1) an uncrossed cheque (2) a crossed bearer cheque
 (3) a crossed order cheque (4) a cheque crossed and marked "Not Negotiable"
 (5) All of these
- Q.2.** Insurance cover is available on Bank Deposits upto -
 (1) Rs.10,000 (2) Rs.25,000 (3) Rs.50,000
 (4) Rs.1,00,000 (5) Any amount without of any ceiling
- Q.3.** Which of the following accounts is operated by cheques ?
 (1) Bills Discount (2) Cheques purchased (3) Term Loan
 (4) Demand Loan (5) Cash Credit
- Q.4.** Which of the following is NOT an acceptable security for our bank to advance against -
 (1) FDR of our Bank (2) Shares of our Bank (3) Life policy issued by LIC
 (4) NSC issued by Post Office (5) Other than those given as options
- Q.5.** Who can stop payment of a cheque ?
 (1) Payee (2) Drawer (3) Endorser
 (4) Collecting Bank (5) Holder in due course
- Q.6.** While granting loans against National savings certificates, the Banks charge is recorded with / by-
 (1) RTO (2) Register of companies (3) Sub-Registrar of Assurance
 (4) Insurance Company (5) Post Office
- Q.7.** In case of discrepancy between the amount expressed in words and figures, of a cheque, what will you do ?
 (1) The amount in words should be paid
 (2) The amount in figures should be paid
 (3) The cheque should be returned with the remark 'Improperly drawn'.
 (4) The amount lower in words and figures should be paid.
 (5) Other than those given as options

Data Interpretation and Analysis

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs etc.

Q.8-10. 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.8.** 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.9.** 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.10.** 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

Some of the questions may require arithmetical reasoning. For example :

- Q.11.** 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.12.** 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.13.** 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

Also, there may be some questions based on graphs and tables.

Q.14-16. Directions : Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer the questions that follow :

Attribute	Percent of Employees Giving Different Ranks					
	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

- Q.14.** Which attribute for promotion has received the highest rank ?
 (1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency

Notice the percentage for rank I given in the table. You observe that seniority is the attribute with the highest percentage. So your answer is "Seniority", which is answer No. (2)

- Q.15.** How many employees gave rank III to intelligence ?
 (1) 119 (2) 98 (3) 77 (4) 70 (5) 10

Look at the intersection of the column giving percentage for rank III and the row giving percentage for intelligence. You find that 10 percent of the 700 employees have given rank III to this attribute. 10% of 700 is 70. So your answer should be (4).

- Q.16.** Which attribute is considered the least important for promotion ?
 (1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

Referring to the percentage for VI rank, you find that intelligence is the attribute which receives the highest percentage. In other words, a majority of people consider it as the least important and give it the last rank. Therefore your answer is (2).

Reasoning

This is a test to see how well you can think and also to judge your aptitude/ knowledge for working with computer. It contains questions of various kinds. Here are some sample questions.

Directions : In each of the following questions, there are five letter groups or words in each question. Four of these letter groups or words are alike in some way, while one is different. Find the one which is different.

- Q.17.** (1) black (2) red (3) green (4) paint (5) yellow

Of the five, 'black', 'red', 'green' and 'yellow' form a group as they are names of colours. 'paint' is not the name of a colour. Therefore, (4) is the answer.

Now try to solve the following questions.

- Q.18.** (1) BC (2) MN (3) PQ (4) XZ (5) ST

- Q.19.** (1) Mango (2) Apple (3) Orange (4) Guava (5) Rose

Directions : In each of the following questions, there is a question mark in which only one of the five alternatives given under the question satisfies the same relationship as is found between the two terms to the left of the sign :: given in the question. Find the correct answer.

- Q.20.** Foot : man :: hoof : ?
 (1) leg (2) dog (3) horse (4) boy (5) shoe

In the above example, 'hoof' has the same relationship with 'horse' as 'foot' has to 'man'. Hence the answer is (3).

Now study to solve the following questions.

- Q.21.** Day : Night :: Kind : ?
(1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude
- Q.22.** Hut : Mansion :: Rabbit : ?
(1) Hole (2) Carrot (3) Elephant (4) Small (5) Rat

Now try the following questions.

- Q.23.** If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.
(1) T (2) P (3) M (4) S (5) X
- Q.24.** '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.25.** If 'A " B' means 'add B to A', 'A ' B' means 'subtract B from A', 'A # B' means 'divide A by B' and 'A * B' means 'multiply A by B'; which of the following gives the average sales of two days where S_1 and S_2 are the sales of the first and the second day respectively ?
(1) $(S_1 + S_2) \div 2$ (2) $2 \div (S_1 + S_2)$ (3) $(S_1 + S_2) \div 2$
(4) $(S_1 * S_2) \div (S_1 + S_2)$ (5) Other than those given as options
- Q.26.** Every person above eighteen years of age who is registered as a voter, can vote. To find out whether Madhu, who was born twenty years ago, can vote, which of the following further information is needed ?
(I) Madhu's date of birth (II) Whether Madhu is registered as a voter
(1) Only I (2) Only II (3) Either I or II
(4) Neither I nor II (5) Both I and II
- Q.27.** In each question below are given two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts, consider the two conclusions; together and then decide which of the given conclusions logically follows from the two given statements, disregarding commonly known facts.
- Statements : I. All machines are windows. All windows are clouds.
Conclusions : I. All machines are clouds.
II. All clouds are machines.
- (1) None follows (2) Only I follows (3) Both I & II follow
(4) Only II follows (5) Either I or II follows

General Awareness

This test is intended to give an index of your awareness of people and events past and present in different walks of life.

- Q.28.** To combat the menace of money laundering, which of the following financial institutions has introduced the 'Know Your Customer' Scheme ?
(1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.29.** Which of the following sectors contributes maximum in deciding the growth in income of the states in India ?
(1) Energy (2) Tourism (3) Service (4) Transport (5) Agriculture
- Q.30.** Which of the following is the state where the number of people living below poverty line is maximum ?
(1) Bihar (2) Andhra Pradesh (3) Uttar Pradesh (4) Rajasthan (5) Orissa
- Q.31.** Who is the person closely associated with operation flood programmes and was honoured by Padma Vibhushan recently ?
(1) Dr. V. Kurien (2) Dr. M. S. Swaminathan (3) Dr. Amartya Sen
(4) Dr. A. P. J. Abdul Kalam (5) Other than those given as options
- Q.32.** Which of the following factors influences buyer's behaviour ?
(1) Cultural and Social factors (2) Economical and external factors
(3) Personal and Psychological factors (4) both (1) & (2) (5) both (1) & (3)

The correct answers to all these 32 questions are as follows –

Questions	Answers	Questions	Answers	Questions	Answers	Questions	Answers
1	1	9	5	17	4	25	5
2	4	10	4	18	4	26	4
3	5	11	3	19	5	27	2
4	2	12	2	20	3	28	2
5	2	13	2	21	3	29	3
6	5	14	2	22	3	30	5
7	1	15	2	23	4	31	1
8	3	16	2	24	3	32	5

Details about On-line Objective Test Pattern :

1. A **login screen** will be displayed to the candidate. The candidate has to log in using his/her User ID and Password which is provided on the Call Letter.
2. After logging in Candidate's profile (Name, Roll No. & photograph etc.) will be displayed and the candidate has to confirm the same by clicking on the 'I confirm' button confirming the profile is correct.
3. Thereafter the instructions will be displayed on the screen.
4. A candidate should read the instructions carefully and indicate that he has done so by 'checking' (click) the box at the bottom of the screen, after which the '**I am ready to begin**' button is activated.
5. After clicking on the 'I am ready to begin' button the actual **test time** will begin.
6. There are 200 questions and each question is followed by 5 alternatives/options.
7. The total marks for the test are 200.
8. The questions except those on English Language will be available in Hindi and in English. In order to view a given question in the other language, a candidate can click on the 'view in' drop down box and select the desired language.
9. Only one question will be displayed at a time.
10. In order to answer a question, the candidate has to 'mouse click' the option he/she thinks is appropriate/ correct. **The alternative which has been clicked on will be highlighted and shall be treated as the answer given by the candidate for the question.**
11. After selecting an answer for a question the candidate should click on the '**SAVE & NEXT**' button to save his answer and proceed to the next question. **Note that without clicking on 'Save & Next' button the answer selected for a question will not be saved.**
12. In case a candidate does not wish to attempt the question then he/ she should not click on any option for that question. A candidate can choose to deselect his/her answer for a particular question by clicking on the '**CLEAR RESPONSE**' button provided against each question.
13. In case a candidate wants to skip a particular question and return to it later before submitting his/her test or a candidate 'clicks' (selects) an answer for a particular question but wishes to review it later, he/she may note down the question number on the sheet provided.

In such cases the candidate may also click on the '**MARK FOR REVIEW & NEXT**' button. In case an answer has been selected for a particular question which has been marked as '**MARK FOR REVIEW & NEXT**', the answer marked will be taken for final evaluation.

14. The question numbers of attempted and unattempted questions are also shown to the right of the screen. A candidate can then click on any of the question numbers to view the question, in order to attempt/ revise his/her answer to the question.
15. Each question number will be displayed in a particular colour depending on the status of the question:
 - White : Not visited : Question has not been viewed/ attempted
 - Red : Not Answered : Question has been viewed but not answered
 - Green : Answered : Question has been answered
 - Violet : Marked : Question has been marked for review later
16. **Candidates are not permitted to submit their answers before the entire test time i.e 120 minutes is over.**
17. **A candidate can navigate between questions by clicking on the question number displayed to the right of the screen.**
18. When a candidate clicks on a particular question, it takes some time for the question to appear. The time lost is not deducted from the total time allotted for the test.
19. **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

About the Submission

1. Candidates are not permitted to submit their answers before the entire test time is over.
2. **A candidate can only change his/ her answer before clicking the 'Submit' button.**
3. After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.

Immediately after online objective test, Descriptive test will be administered online.