



STATE BANK OF INDIA

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

**RECRUITMENT OF
JUNIOR ASSOCIATES (CUSTOMER SUPPORT AND SALES)
IN STATE BANK OF INDIA
[CRPD/CR/2019-20/20]**

“ACQUAINT YOURSELF BOOKLET”

INTRODUCTION

This Booklet gives you detailed information about the competitive examination for recruitment of Junior Associates (Customer Support and Sales) in State Bank of India. This post was advertised in the Employment News/Rozgar Samachar issue dated 11 to 17 January 2020 and on the Bank's website <https://www.sbi.co.in/careers> or <https://bank.sbi/careers>. The terms and conditions, **period of probation**, emoluments etc. were given in the advertisement No. CRPD/CR/2019-20/20. You should ensure that you are eligible in respect of age, educational qualification, nationality as stipulated in the advertisement.

It 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.** 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, Date of Exam, Reporting time and venue for the examination given in the call letter.
2. **Punctuality in Attendance** : You 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, eraser 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 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. 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.

10. Travelling Allowance shall not be paid : No travelling allowance or other expenses in connection with the examination will be paid.

- 11.** 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.

In Main Examination :

Biometric data (Right thumb impression) and photograph will be captured twice at the examination venue i.e. before the start of exam and after completion of exam. 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 exam day.
- (b) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (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 (Right 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)

SELECTION PROCEDURE

SELECTION PROCEDURE : The selection process will consist of on-line test (preliminary & main examination) and test of specified opted local language.

Phase-I : Preliminary Examination :

Online Preliminary Examination consisting of Objective Tests for 100 marks will be conducted online. This test would be of 1 hour duration consisting of 3 Sections as follows :

Sr. No.	Name of the Test	No. of Questions	Max. Marks	Duration
1.	English Language	30	30	20 Minutes
2.	Numerical Ability	35	35	20 Minutes
3.	Reasoning Ability	35	35	20 Minutes
	Total	100	100	1 Hour

Each test will have a separate timing as mentioned above.

There will be negative marks for wrong answers in the Objective tests. 1/4th of mark assigned for question will be deducted for each wrong answer.

No minimum qualifying marks are prescribed for individual tests OR for aggregate score.

Adequate number of candidates in each category as decided by the Bank (approximately 10 times the numbers of vacancies. subject to availability) will be short listed for the Main Examination from the list of all candidates arranged in descending order of aggregate marks scored.

Phase – II : Main Examination :

The structure of Online Main Examination would be as follows.

Sr. No.	Name of the Test	No. of Questions	Max. Marks	Duration
1.	General / Financial Awareness	50	50	35 Minutes
2.	General English	40	40	35 Minutes
3.	Quantitative Aptitude	50	50	45 Minutes
4.	Reasoning Ability & Computer Aptitude	50	60	45 Minutes
	Total	190	200	2 Hours 40 Minutes

Each test will have a separate timing as mentioned above.

The questions in objective tests, except for the test of General English, will be bilingual i.e., English & Hindi. There will be negative marks for wrong answers in the Objective tests. 1/4th of mark assigned for question will be deducted for each wrong answer.

Candidates are required to score a minimum percentage marks on aggregate (For SC/ST/OBC/PWD/XS candidates, 5% relaxation available thereon). Minimum qualifying marks on aggregate will be decided by the bank. No minimum qualifying marks for individual subject are prescribed. Merit list will be drawn State wise, category wise. Candidates qualified in the test (main examination) will be placed according to their aggregate marks in descending order in respective States and Categories.

Test of specified opted local language :

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. Candidates not found to be proficient in specified opted local language would be disqualified.

Provisional Selection (Subject to qualifying specified opted local language)

The marks obtained in the Preliminary Examination (Phase-I) will not be added for the selection and only the aggregate marks obtained in Main Examination (Phase-II) will be considered for preparation of the final merit list. Provisional selection will be made on the basis of candidate's performance in the test (main examination).

Final Selection will be subject to :-

- (I) Verification of eligibility for the post and information furnished in the online application.
- (II) Qualifying in test of specified opted local language, where applicable, as detailed above.

Results of the candidates who have provisionally qualified for selection will be made available on the Bank's website.

Wait List :

A wait list of upto 50% of vacancies (State-category wise) will be maintained. Candidates will be released from this waitlist on quarterly basis against non-joining and resignation out of the current batch only, subject to the candidates securing minimum qualifying marks as may be stipulated by the Bank for selection. This wait list will be valid for a period of one year from the date of declaration of final result.

Sample Questions for Preliminary and Main Examination

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.

GENERAL/FINANCIAL 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.1.** 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.2.** 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.3.** 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.4.** 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. Manmohan Singh (5) Other than those given as options

GENERAL ENGLISH / 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 :

Directions : Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

- Q.5.** He quickly glanced the book to find what it said about the Indian economy.
(1) at (2) through (3) in (4) to (5) over

The correct answer is "through" which is answer No. 2.

- Q.6.** The counsel urged the court to down the obnoxious law.
(1) enact (2) enforce (3) cancel (4) strike (5) declare

- Q.7.** The local official the Minister of the situation.
(1) explained (2) warned (3) apprised (4) told (5) intimated

Directions : Read each sentence 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 (5).

Q.8. I am twenty / two years old / when I first / joined the bank. No error
 (1) (2) (3) (4) (5)

The error is in (1). Therefore the answer is '1'.

Q.9. To the Hindus / the Ganga is / holier than / any other river. No error
 (1) (2) (3) (4) (5)

In this question, there is no error; therefore the right answer to this question is '5'.

Q.10. Of all the teachers / in our school / our class teacher / were very strict. No error
 (1) (2) (3) (4) (5)

Directions : In each of the following questions, select from amongst the five alternatives, the word nearest in meaning to the word given in capitals.

Q.11. LETHAL
 (1) light (2) dangerous (3) deadly (4) cruel (5) thoughtless

Q.12. CENTENARY
 (1) a guard (2) a hundred years (3) a very old man (4) hundred runs (5) hundredth anniversary

Q.13. TRIUMPH
 (1) conquer (2) smash (3) earn (4) brave (5) capture

Directions : In each of the following questions, select from amongst the five alternatives, the word most opposite in meaning of the word given in capitals.

Q.14. LIVELY
 (1) simple (2) weak (3) dull (4) angry (5) moron

Q.15. INADVERTENT
 (1) adequate (2) available (3) sluggish (4) negligent (5) intentional

Q.16. INEPT
 (1) accurate (2) skilful (3) sensible (4) artistic (5) apt

In addition, there will be questions based on passage, to test your comprehension.

QUANTITATIVE APTITUDE / NUMERICAL ABILITY

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.17-19. 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.17. 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.18. 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.19. 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.20. 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.21. 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.22. 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.23-25. 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.23. 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.24. 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.25. 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 ABILITY & COMPUTER APTITUDE

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.26. (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.27. (1) BC (2) MN (3) PQ (4) XZ (5) ST

Q.28. (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.29. 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.30. Day : Night :: Kind : ?
(1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude

Q.31. Hut : Mansion :: Rabbit : ?
(1) Hole (2) Carrot (3) Elephant (4) Small (5) Rat

Now try the following questions.

Q.32. 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.33. '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.34. 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) $(S_1 \times S_2) \div 2$
(4) $(S_1 * S_2) \div (S_1 + S_2)$ (5) Other than those given as options

Q.35. 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.36. 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

Q.37-38. In the following questions a group of numbers and symbols is to be coded by the letter code as per the given scheme and conditions. You have to find out the sr.no. of the letter code group which correctly represents the number symbol combination. The sr. no. of that letter code group is your answer. If none of the letter code groups is correct then mark (5) i.e None of these as your answer.

Number/Symbol : 2 \$ @ 7 6 # 8

Letter Code : Q B H L F M T

Condition :

1. If the first as well as the last element is a symbol both are to be coded as 'A'.
2. If the first element is even digit and last element is a symbol their codes are to be inter changed.

Q.37. 67@2#

- (1) FLHQM (2) MLHQF (3) MLQHE (4) FLQHM (5) Other than those given as options

Q.38. \$687#

- (1) AFTLA (2) AFTLM (3) BFTLA (4) BFTLM (5) Other than those given as options

Details about On-line 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. In Online Preliminary Examination, there will be 100 Questions and in Online Main Examination there will be 190 Questions and each question is followed by 5 alternatives/options.
7. The questions except those on English Language/General English 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.
8. Only one question will be displayed at a time.
9. 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.**
10. 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.**

11. 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.

12. 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.

13. 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.

14. Each question number will be displayed in a particular colour depending on the status of the question:



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.



You have answered the question but marked it for review.

15. Candidates are not permitted to submit their answers before the entire test time i.e 60 minutes for online preliminary exam and 160 minutes for online main exam, is over.

16. A candidate can navigate between questions within test by clicking on the question number displayed to the right of the screen.

17. 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.

18. 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.
