



# **STATE BANK OF INDIA**

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

**RECRUITMENT OF CIRCLE BASED OFFICERS IN  
STATE BANK OF INDIA**

**[ CRPD/CBO/2021-22/19 ]**

**[ Online Exam on 23.01.2022 ]**

**“ACQUAINT YOURSELF BOOKLET”**

## INTRODUCTION

This Booklet gives you detailed information about the competitive examination for recruitment of Circle Based Officers in State Bank of India. This post was advertised in the Bank's website <https://bank.sbi/careers>. The terms and conditions, **period of probation**, emoluments etc. were given in the advertisement No. CRPD/CBO/2021-22/19. You should ensure that you are eligible in respect of age, educational qualification, nationality, work experience etc. 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 must report at the examination venue 15 minutes before the reporting time. Taking into account the Social Distancing norms, email and sms will be forwarded to you a day prior to the examination specifying the exact time of reporting to avoid over-crowding at the venue. However, common Reporting Time has been provided in the call letter. If you do not get any intimation by email or SMS prior to the exam, you should follow the Reporting Time printed in the call letter. Late comers will not be allowed to take the test.**
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 currently valid 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 and affix your left thumb impression on your call letter as well as on attendance sheet in the presence of the invigilator in the examination hall. You must bring your own stamp pad for affixing your thumb impression. You should submit your call letter alongwith the photocopy of photo identity proof by putting it in the designated drop box at the end of the examination in the examination hall.
4. **PWD Candidates who are eligible for and want to use services of scribe are required to submit a Declaration Form (Scribe Declaration Form) along with the Call letters. This can be downloaded from Bank's website.**
5. **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.
6. **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.
7. Do not leave your seat unless you are allowed.
8. **Use of Stationery** : You must bring stationery such as pencils, ball point pen, eraser, ink stamp pad with you.
9. **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 submit the rough sheet** by putting them in the designated drop box. 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.
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.**

**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.

**13.** Following items will not be allowed inside the examination hall (Lab) :-

Any stationery item like textual material (printed or written), bits of papers, Geometry/Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner, Any communication device like Bluetooth, Earphones, Microphone, Pager, Health Band etc. Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, Any watch/Wrist Watch, Camera, Any metallic item, Any eatable item opened or packed, water bottle (only transparent water bottle is allowed), Any other item which could be used for unfair means for hiding communication devices like camera, bluetooth devices etc.

After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting. Any candidate who is found either copying or receiving or giving assistance will be disqualified.

You are advised to avoid wearing ornaments like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc.

**At the venue, Candidate registration will be done through photo and IRIS capture (Biometric capture of Right Thumb impression for VI candidates). Photo captured will be matched with the photo uploaded by the candidate in the application.**

**IRIS Scan**

IRIS will be scanned at the examination venue. Decision of the IRIS 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 IRIS scanning / verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following:

- (a) 'LEFT EYE (IRIS)' will be captured for all the candidates.
- (b) Candidates should remove Contact Lenses and Spectacles while capturing IRIS. Candidates are advised to avoid wearing contact lenses and prefer spectacles.
- (c) There is no touch involved in IRIS scanning. Half feet distance between scanner and eye will be maintained.

For VI candidates, Biometric capture of right thumb impression will be done. If fingers are coated (stamped ink/mehndi/coloured etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day. (Any failure to observe these points will result in non-admittance for the examination). Decision of the Biometric verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

**Online Examination :**

Examination will consist of Objective Tests for 120 marks and Descriptive Test for 50 marks. Both the Objective and Descriptive Tests will be online. Candidates will have to answer the Descriptive Test by typing on the computer. The Descriptive Test will be administered immediately after completion of the Objective Test.

**(i) Objective Test :** The Objective Test of 2 hours duration consists of 4 Sections for total 120 marks. The Objective Test will have separate timing for every section.

Sr. No.	Name of the Test	No. of Questions	Maximum Marks	Duration	Version
1.	English Language	30	30	30 minutes	English
2.	Banking Knowledge	40	40	40 minutes	Bilingual
3.	General Awareness / Economy	30	30	30 minutes	Bilingual
4.	Computer Aptitude	20	20	20 minutes	Bilingual
	<b>Total</b>	<b>120</b>	<b>120</b>	<b>2 hours</b>	

**(ii) Descriptive Test :** The Descriptive Test of 30 minutes duration with two questions for 50 marks will be a Test of English Language (Letter Writing & Essay).

**SAMPLE QUESTIONS FOR 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.

**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.1.** 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 option No. 2.

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

**Q.3.** 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.4.** 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.5.** 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.6.** 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.7.** LETHAL  
(1) light (2) dangerous (3) deadly (4) cruel (5) thoughtless

- Q.8.** CENTENARY  
(1) a guard (2) a hundred years (3) a very old man  
(4) hundred runs (5) hundredth anniversary

- Q.9.** 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.10.** LIVELY  
(1) simple (2) weak (3) dull (4) angry (5) moron

- Q.11.** INADVERTENT  
(1) adequate (2) available (3) sluggish (4) negligent (5) intentional

- Q.12.** INEPT  
(1) accurate (2) skilful (3) sensible (4) artistic (5) apt

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

### BANKING KNOWLEDGE

- Q.1.** Where a cheque bears across its face crossing with the name of a banker, such a crossing will be called.  
(1) General Crossing (2) Special Crossing (3) Restrictive Crossing  
(4) Double Crossing (5) 'And Co.' Crossing
- Q.2.** 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.3.** Monetary policy is concerned with \_\_\_\_\_  
(1) the changes in the supply of money (2) buying and selling of financial instruments  
(3) reducing unemployment (4) All (1), (2) & (3)  
(5) Other than those given as options
- Q.4.** NFS is operated by \_\_\_\_\_  
(1) India Post (2) RBI (3) NPCI (4) CCIL (5) IDRBT
- Q.5.** Which of the following institutions is entrusted with the responsibility of Inspection of Regional Rural Banks ?  
(1) NABARD (2) State Bank of India (3) Reserve Bank of India  
(4) Respective Sponsor Banks (5) Respective State Government

### GENERAL AWARENESS / ECONOMY

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.** Which taxes at the Central level are being subsumed into GST ?  
(1) Central Excise Duty (2) Additional Excise Duty (3) Service Tax  
(4) Special Additional Duty of Customs (5) All the given 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 ?  
 (1) Dr. V. Kurien (2) Dr. M. S. Swaminathan (3) Dr. Amartya Sen  
 (4) Shri L. K. Advani (5) Other than those given as options
- Q.5.** According to RBI guidelines the 'Payments Banks' are 'permitted' to \_\_\_\_\_  
 (1) Accept NRI deposits  
 (2) Issue Credit/Debit Cards  
 (3) Distribute pension/mutual fund & insurance products  
 (4) Offer other financial/non-financial services of promoters  
 (5) Set up subsidiaries to undertake non-banking financial services

### COMPUTER APTITUDE

- Q.1.** 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)  $(S_1 ' S_2) \# 2$  (2)  $2 \# (S_1 " S_2)$  (3)  $(S_1 " S_2 \# 2)$   
 (4)  $(S_1 \otimes S_2) \# (S_1 " S_2)$  (5) Other than those given as options
- Q.2-3.** 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 Other than those given as options.
- |               |   |   |    |   |   |   |   |   |
|---------------|---|---|----|---|---|---|---|---|
| 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.2.** 67@2#  
 (1) FLHQM (2) MLHQF (3) MLQHE (4) FLQHM (5) Other than those given as options
- Q.3.** \$687#  
 (1) AFTLA (2) AFTLM (3) BFTLA (4) BFTLM (5) Other than those given as options

### DETAILS OF THE ONLINE 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 '**I confirm**' button confirming the profile is correct.
3. Thereafter the instructions will be displayed on the screen.
4. Candidate should read the instructions carefully and indicate that he/she has done so by 'checking' (click) the box at the bottom of the screen, after which '**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 Examination, Objective Text will contain 120 Questions and each question is followed by 5 alternatives/ options.
7. 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.
8. Only one question will be displayed at a time.
9. Total duration of objective examination is 120 minutes (separate timing for each Section).

10. Compensatory time of 20 minutes for each 60 minutes will be allowed for PWD candidates with disability eligible for compensatory time.
11. In order to answer a question, 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.**
12. After selecting an answer for a question 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 will not be saved.**
13. **Note that only questions for which answers are saved after answering will be considered for evaluation.**
14. 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.
15. 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.
16. **In case a candidate wants to skip a particular question and return to it later in a particular section, he/she can do so during the timing prescribed for that section.**
17. 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.
18. **Each section has separate timing. A candidate can navigate between questions within a section during time prescribed for that section by clicking on the question number displayed to the right of the screen.**
19. The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:



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.



The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.*

20. **Candidates are not permitted to submit their answers before the entire test duration for online exam, is over.**
21. 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.
22. **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 for a question in a section within the time prescribed for that section.**
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.

## **DETAILS ABOUT DESCRIPTIVE PAPER**

1. Immediately after online objective test, Descriptive Paper will be administered online.
2. Candidates will have to answer Descriptive Paper by typing on the computer.
3. Candidates are allowed to use key board to type their answers.
4. Spellcheck facility will not be available for candidates.
5. Candidates can submit their answer papers after completion of test time i.e. 30 minutes only.

## **SOCIAL DISTANCING MODE CONDUCT OF EXAM RELATED INSTRUCTIONS**

- 1 **Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual's time slot ONLY. Late comers will not be allowed to take the test.**
- 2 **Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.**
- 3 Items permitted into the venue for Candidates  
**Candidates will be permitted to carry only certain items with them into the venue.**
  - a. **Mask (WEARING A MASK is COMPULSORY)**
  - b. **Gloves**
  - c. **Personal transparent water bottle (Candidates should bring their own water bottle)**
  - d. **Personal hand sanitizer (50 ml)**
  - e. **A simple pen, pencils, erasers and ink stamp pad.**
  - f. **Exam related documents (Call Letter of Examination and photocopy of the photo ID proof stapled with it and same ID card in original). The name on the ID card and on the Call letter should be exactly the same.**
  - g. **In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed. No other Items are permitted inside the venue.**
- 4 **Candidate should not share any of their personal belonging/material with anyone**
- 5 **Candidate should maintain safe social distance with one another.**
- 6 **Candidate should stand in the row as per the instructions provided at venue.**
- 7 **If candidate is availing services of a scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50ml) and transparent water bottle. Wearing a mask is compulsory. Both candidate and Scribe will require to be wearing N95 Mask.**
- 8 **A Candidate must have Aarogya Setu App installed on his mobile phone. The Aarogya Setu status must show candidate's risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with this Call Letter) and show the same to the Security Guard at the entry into the exam venue. Candidates with Moderate or High Risk Status on Aarogya Setu App will not be allowed entry. In case any of the responses in declaration suggest COVID 19 infection/symptoms, the candidate will not be permitted inside the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions.)**

- 9 After Aarogya Setu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting
- 10 All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature. In case, any person is observed to be having above normal temperature ( $> 99.14^{\circ}$  F) or displaying any symptoms of the virus, they will not be allowed entry into the venue.
- 11 In candidate registration:
- Candidate registration will be done through photo capture and IRIS Scan (Biometric capture of Right thumb impression for VI candidates). Photo captured will be matched with the photo uploaded by you in the application. You must NOT change your appearance from the photo uploaded by you. (Photograph of scribe will also be captured).
  - Photograph and IRIS capture will be taken while candidate is standing.
  - Seat number will be given to the candidate.
- 12 Rough sheet, call letter and ID proof management
- Rough sheet(s) kept at each candidate desk will be used by candidate.
  - Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Candidates who availed services of scribe should submit Scribe Form along with the Call letter and Photo copy of ID proof.
  - Candidate must drop the rough sheets, call letters, ID proof copy and Scribe Declaration Form (if applicable) in the designated boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam officials.
- 13 Post Examination Controls
- On completion of examination, IRIS verification (Right Thumb Biometric verification for VI candidates) will be done for each candidate.
  - The candidates will be permitted to move out in an orderly manner one candidate at a time. Please wait for instructions from invigilator and do not get up from your seat until advised.

**WISH YOU GOOD LUCK**