



STATE BANK OF INDIA

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

**RECRUITMENT OF JUNIOR ASSOCIATES
(CUSTOMER SUPPORT & SALES) SPECIAL DRIVE
FOR LADAKH UT INCLUDING LEH & KARGIL VALLEY
IN STATE BANK OF INDIA**

[CRPD/CR-SPLDRIVE/2024-25/23]

**“ACQUAINT YOURSELF BOOKLET”
FOR PRELIMINARY EXAMINATION**

(DATE OF EXAMINATION : 16.04.2025)

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 21-27 December 2024 and on the Bank's website <https://bank.sbi/careers/current-openings> or <https://www.sbi.co.in/careers/current-openings>. The terms and conditions, **period of probation**, emoluments etc. were given in the advertisement No. CRPD/CR-SPLDRIVE/2024-25/23. 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 follow the Reporting Time printed in the call letter. Late comers will not be allowed to take the test.**
3. **Call letter** : Firmly affix your **recent** passport size photograph (same as uploaded in the online application form) in the space provided for it in the call letter and bring it with you alongwith 2 additional photographs, 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 without the photograph affixed on the call letter or without 2 additional photographs.** 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. Candidates must bring glue for pasting photos and blue ink stamp pad for putting left thumb impression on attendance sheets.
4. Your signature should tally with the signature uploaded. In case of discrepancy, you will not be allowed to appear for the examination. Signature in CAPITAL LETTERS will not be accepted.
5. Call letter of Preliminary Exam will not be collected at the examination venue. However, it will be duly authenticated / Stamped by the exam officials. Candidate will need to retain the call letter (along with authenticated / stamped copy of the ID proof) safely. Those candidates who are called for Main Exam will be required to bring both these documents and copy of ID proof along-with Main Exam call letter and other requisite documents as per information provided in the "acquaint yourself booklet" and call letter of main examination.
6. **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.
7. **Use of Books, Notes, Calculators & Cell Phones** : **No** calculator separate or with watch, cell phones, books, smartwatch, slide rulers, note books or written notes will be allowed inside the examination hall.
8. Do not leave your seat unless you are allowed.
9. **Use of Stationery** : You must bring stationery such as ball point pen with you.
10. **Rough work to be done on the sheet provided** : You should do all the necessary rough work on sheets provided. **After the test is over, you should submit the rough sheet.** 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.
11. The candidates, who want to use facility of scribe, are required to submit a Declaration form (Scribe declaration form) that can be downloaded from the Bank's website.
12. For candidates availing scribe in accordance with OM - F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person

concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per Appendix I and Appendix II of the said guidelines. Such candidates shall not be allowed to appear for the examination without the specified medical certificate as per Appendix I of the said guidelines.

13. 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.

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

15. Candidates will appear for the examination at an Examination Centre at his/her/their own risks and expenses and SBI will not be responsible for any injury or losses etc. of any nature.

16. 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.

17. At the venue, Candidate registration will be done through photo capture.

18. Photo captured will be matched with the photo uploaded by the candidate in the application form.

19. For candidates availing scribe in accordance with OM - F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per Appendix I and Appendix II of the said guidelines. Such candidates shall not be allowed to appear for the examination without the specified medical certificate as per Appendix I of the said guidelines.—The qualification of the scribe should be one step below the qualification of the candidate taking the examination and the candidate appearing for the exam should submit details of the scribe as per Proforma at Appendix-II of the said O.M.

20. During the exam, at any stage, if it is found that scribe is independently answering/ solving the questions himself/ herself, the exam session for such candidates will be terminated, and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported/ detected after the examination by the test administrator personnel that the scribe independently answered the questions.

21. Any canvassing for selection including change of date, time and venue shall be considered as disqualification.

22. Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".

SELECTION PROCEDURE

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	Medium of Exam	Number of Questions	Maximum Marks	Duration
1.	English Language	English	30	30	20 Minutes
2.	Numerical Ability	*	35	35	20 Minutes
3.	Reasoning Ability	*	35	35	20 Minutes
	TOTAL		100	100	1 Hour

* List of medium of examination according to State applied for:

Sr.	State/UT	Medium of Exam
1	Ladakh	English, Hindi, Urdu

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. Sectionwise marks will not be maintained.

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.

Sample Questions for Preliminary 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 answer 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.

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.1-3.** 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.1.** 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.2.** 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.3.** 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.4.** 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.5.** 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.6.** 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.7-9. 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.7.** 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.8.** 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.9.** 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

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.1.** (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.2.** (1) BC (2) MN (3) PQ (4) XZ (5) ST
- Q.3.** (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.4.** 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.5.** Day : Night :: Kind : ?
(1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude

- Q.6.** Hut : Mansion :: Rabbit : ?
(1) Hole (2) Carrot (3) Elephant (4) Small (5) Rat

Now try the following questions.

- Q.7.** 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.8.** '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.9.** 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) $2 \times (S_1 + S_2)$ (3) $(S_1 + S_2) \times 2$
(4) $(S_1 \times S_2) \div (S_1 + S_2)$ (5) Other than those given as options

- Q.10.** 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.11.** 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 : 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

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 each question is followed by 5 alternatives/options.
7. The version of tests will be English and language as applicable to the State (under which application is registered). The questions will appear in English and the selected language as applicable to the State.

8. In case of any discrepancy between the English and translated version/language, the translated version/language shall be deemed as reference and English version shall prevail.
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:



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.

16. The Marked for Review status of a question simply indicates that you would like to look at that question again.
17. If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.
18. **Candidates are not permitted to submit their answers before the entire test duration for online preliminary exam is over.**
19. **A candidate can navigate between questions within test by clicking on the question number displayed to the right of the screen.**
20. 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.
21. **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.

WISH YOU GOOD LUCK