

Bank Clerical Recruitment Test Guide

Dr. K. Govinda Bhat



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2. Tips to Prepare for the Examination
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9. Descriptive Paper
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Preface

Banks recruit clerks based on performance in competitive examination followed by interview. Passing the written test is a prerequisite. The candidates who have put in best efforts for preparation have better chances of success. This book is written to enhance the performance of the candidates and thereby success rate. The contents are carefully developed based on the syllabus/coverage of questions asked in previous tests.

Clerical examination consists of tests like (i) numerical ability (ii) reasoning ability (iii) English language (iv) clerical aptitude (v) computer awareness (vi) general awareness, and (vii) marketing skill. Each Bank prescribes its own coverage and content. The book covers all the tests of clerical exam. Concept clarity is attempted through explanation and examples at the beginning of each unit. This is followed by exercises and solved answers.

An average candidate also can follow the steps in numerical and reasoning test. Section on English language covers grammar followed by test-pattern-based exercises and answers with reasoning. In clerical aptitude section you can see solved question papers. The book also covers tests like computer awareness, general knowledge and marketing to meet the test coverage of some of the Banks like State Bank of India.

A lot of efforts have gone in finalizing the contents. A host of experts and well-wishers have helped to bring out this book. I am obliged to all of them for their help. I cannot resist thanking some of them who have given their expertise to improve overall utility of this book.

I thank my young colleague Ms. G.S. Saumya for her contribution to section on numerical ability. My thanks are also due to another young colleague Ms. Janhavi, an Univeristy topper in Maths, in graduation for her painstaking initial proof reading of the book with regard to arithmetical accuracy.

My special thanks are due to Sri. H.S. Srinivasan, Executive in Infosys, for his compilation of unit on data interpretation and drawing inferences. My special thanks are due to Mrs. Ravitha Nayak, teacher in Canara High School, Mangalore for her write-up on different units of numerical ability. My thanks are also due to Ms. Mamata Rao for her final proof reading.

A special mention is due to Ms. Sujaya and Mr. Kamath of Saraswathi Graphics for the neat typing work.

I am thankful to Sri. K.N. Pande, for timely publication of the book in reader-friendly style.

Though adequate care is taken to minimize the mistakes, I request the readers to email the errors, if any, observed to e-mail id: kgbhat3@corpbank.co.in so that improvement can be incorporated in the next edition.

It is hoped that the book will help the candidates to improve their ability and performance in the competitive examination. I wish ALL THE BEST TO YOU in your competitive exam.

Mangalore
6th Sept, 2010

Dr. K. Govinda Bhat

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Section

1

Scheme of Examination

Welcome to the world of competitive examination for the clerical job in Banks. The selection process for clerical cadre in public sector banks and SBI consists of the following:

1. Written examination
2. Personal interview

This book provides information and inputs on both the above processes.

Presently, recruitment of clerical cadre is carried out in respective banks with the help of external agencies like Institute for Banking Personnel Selection (IBPS). There is no uniformity of the objective test pattern among individual Banks. However, there are a lot of similarities between the test coverage and contents. Candidates have to prepare for the test as per the scheme of the test of respective Banks which is briefly given in the advertisement for clerical recruitment. However, in general the recruitment examination consists of objective tests in 3-4 subjects/skills. The details of the same are given below.

Papers: The following papers form part of the **Objective** written examination

1. **Test of Reasoning and Numerical Aptitude**
2. **Test of English Language**
3. **Test of Clerical Aptitude**
4. **Test for General Awareness***

Some banks also have descriptive paper (short answer questions). The marks obtained in this paper are not considered for the purpose of ranking. However, the candidate should pass this test to be eligible for ranking. The questions in the descriptive paper are intended to assess

your higher order cognitive abilities such as analysis and comprehending the situation, generating new, creative ideas or situations and also your communication skills. This test can be answered either in English or Hindi depending on the choice of the candidate. Total marks for this paper is 100.

Duration of the Test: Most of the banks conduct the recruitment test for a duration of **90 minutes**, which may vary depending on the number of questions and skills covered.

Only those candidates who secure prescribed minimum marks will be considered for ranking purpose and based on the ranking will be called for interview. Note that only 3-4 times the announced vacancies in each state are called for the interview.

Please note the following important points regarding objective tests:

1. One should understand that scoring a minimum passing marks will not make you eligible for an interview. It is necessary to get a score high enough to get included among the top few who would be called for the interview and then get selected. Hence, in the given time for answering the test you should ensure that you get the maximum possible marks in addition to passing each of the test.
2. In each of the tests a certain minimum passing marks would be decided and candidates have to obtain marks above these minimum marks in each of the tests. If a candidate does not get the minimum passing marks in each of the tests, he will not qualify even if he has very high marks in all the other-

* Some public sector banks have this objective test in addition to the other 3. There is no uniformity in this regard. Candidates should ascertain the details of the test pattern from the information booklet supplied by the respective bank and prepare accordingly.

rests. Therefore, you should take care to devote enough time and attention to all the tests and ensure that you pass in all of them individually.

3. Scheme of examination differ from bank to bank. Therefore, candidates are advised to carefully study the scheme of examination, including the time and allocate the time accordingly. The most important step is to budget your time in such a way that you are able to allot sufficient time for each of the tests. The recommended time to be allotted for each of the test is as follows.

**Test of reasoning ability
and Test of numerical
aptitude**

- 55 minutes

Test of English language - 20 minutes

Test of Clerical aptitude - 15 minutes

Total 90 minutes

You are of course, free to adjust the timing according to your specific needs. But remember, that spending much more time beyond the recommended time on any one test would prevent you from paying sufficient attention to other tests.

4. Read all the instructions of the question booklet carefully. Be sure, you understand the instruction before you begin. Do not rush to the questions before you are told to start.
5. As soon as you are told to “start” solving the tests, you should not waste time in reading all the questions. You should start solving the questions serially from Q.1. Usually all questions are compulsory in objective tests.
6. While answering the questions, in a test, if you find a question difficult, skip the question and move on to the next question. You may attempt such questions later, if time permits. All the questions in a test may or may not carry equal marks. This will be mentioned in the test paper itself.
7. While answering the questions you should read all the alternatives given, before deciding the correct answer. However, if you find the sure answer during the early choices, you may choose the same.
8. Sometimes, you might feel that more than one alternative is “correct”. In such a case you have to choose the best from among the given alternatives within the context of the question. Similarly, if you feel that none of the alternatives is correct then

you should choose the best of the given alternatives (including “none of these”).

9. In objective tests, wild guessing does not help you in improving your marks. Besides you would not be using your time effectively. However, if you can guess intelligently and reduce your choice of a few alternatives, your chances of getting credit for such intelligent guessing would be higher. Remember that there will be penalty for wrong answers marked by you in the objective tests. You should, therefore be careful, in marking your answers. For the information regarding penalty, please read carefully the ‘prepare yourself’ book sent to you by the bank/ organisation conducting the examination.
10. You should work with speed and try to complete as much questions as possible. Try to go at a slightly higher speed even at the risk of getting one or two questions wrong. You may gain more marks by solving more number of questions.

The banking exams. are similar to competitive exams. in the number of sections, the syllabus and the type of questions asked. In competitive exams. main importance is given to the **Numerical and Reasoning Aptitude** while in bank exams, due importance is also given to the test of **English language** and **General awareness**. Although the tests differ for Probationary officers and Clerks, the blueprint is mostly same. Although the process seems to be an easier one, the competition and the number of people applying for bank jobs in India have greatly increased in the recent years.

If you want to make your career in banking arena, then you need to clear the Bank Clerk exam. Clearing of this examination totally depends on the type of preparation you have gone through. It is very certain that the person who dedicated more time and hardwork shall have more chances of succeeding the examination.

The preparation of Bank Clerk exam. is not that difficult as it seems. Just grab the back year *Bank clerk question papers* and start practising them. More question papers you practise the better it is. By solving the samplers, candidate gets to know a lot of things. Firstly, how short or lengthy paper can appear in the examination, secondly, how many questions are there in the question paper, thirdly, what are the various choices, if any, fourthly, the marking scheme of the paper, fifthly the time duration given to complete the question paper and many more such things. These small things are of great importance.

In addition to question papers provided in this book, candidates can visit and easily avail additional model test papers from the internet. There are numerous sites that upload a lot of these question papers. These downloadable sample question papers are either solved or unsolved. If you manage to solve papers of last five years, half the preparation is already complete. The solving of these papers gives you an extra edge over others. The entire process of recruitment of PSBs takes about 6 to 8 months from the date of advertisement.

The banking industry is growing very fast and there will be a lot of opportunities during this decade. The bank

exams. are presently conducted by respective banks. Therefore, candidates have to prepare for the test as per the scheme of test of the respective banks. Only the “Fittest Survive” the examination. Given the working condition and the nature of job, taking up banking as a career is an intelligent option.

Finer details of the scheme of test of some of the public sector banks are furnished in the Table 1.1. These may change from time-to-time. Therefore, candidates are advised to ascertain these details from information booklet and other sources.

Table 1.1
Finer Details of Scheme of Examination of Some Public Sector Banks

Bank name	Finer details
Vijaya Bank	<p>Sections of written test : 4 papers in Objective test - 260 marks - 95 minutes</p> <ul style="list-style-type: none"> * Test of Reasoning Ability - 50 questions (80 marks) * Numerical Aptitude - 50 questions carrying (80 marks) * Test of Clerical Aptitude - 50 questions (50 marks) * Test of English Language - 50 questions (50 marks) <p>Descriptive Test : 5 compulsory questions for 100 marks (Duration: 1 Hour)</p> <p>Minimum of 40% must be secured but is not considered for ranking.</p> <p>The ratio of selection to interview would be 1:3. This depends on the rank list prepared from the marks scored in written test. The minimum qualifying marks for Written Test and Interview are as under:</p> <p>Written Test – 30% in each objective paper(4 papers) and total of 40% out of 260 marks.</p> <p>Interview – 40% minimum qualifying marks out of 75. The final selection of candidates is made on the basis of ranking in written test (objective test) and interview.</p>
Allahabad Bank	<p>Written Test – The written test will have Objective Test and Descriptive Test – candidates have to pass in each test. The pass mark is decided by the bank, based on the performance of all candidates in the test. There are 5 papers in Objective Test –</p> <ul style="list-style-type: none"> * Test of Reasoning Ability * Test of Numerical Ability * Test of English Language * Test of Clerical Aptitude * Test of Computer Knowledge. <p>For every wrong answer, negative marks will be awarded (<i>would be 0.25</i>) and a candidate should pass in each paper to become eligible for selection.</p> <p>Descriptive Test : This test is conducted to test your knowledge and understanding of English Language and comprehension. Although, this is only a qualifying test and the marks are not taken for final ranking, but you must pass in this paper.</p>
Bank of Baroda	<p>Test Pattern – The eligible candidates will be called for the Objective Test and a pass in each paper is required to proceed to the next stage. The pass/qualifying mark is decided by the bank based on the performance of all candidates in the test. The papers in Objective Test are –</p> <ol style="list-style-type: none"> (1) Reasoning Ability (2) Test of Numerical Ability

	<p>(3) English Language (4) Clerical Aptitude (5) Socio-economic, Computer and Banking awareness (General Knowledge) Negative marks will be awarded for every wrong answer (<i>would be 0.25</i>).</p>																					
Indian Bank	The bank has clearly mentioned that computer literacy is essential for all candidates. Also, the bank provides six months of time to acquire the same.																					
State Bank of India	<p>Selection Procedure:</p> <p>a. Final selection will be made on the basis of performance in the written test and interview taken together. Merely satisfying the eligibility norms does not entitle a candidate to be called for written test or interview. The questions in objective tests, except for the test of General English, will be printed in bilingual, i.e., English and Hindi.</p> <p>b. The written test will be of Objective type consisting of:</p> <p>(i) General Awareness (ii) General English (iii) Quantitative Aptitude (iv) Reasoning Ability (v) Marketing Aptitude/Computer Knowledge. There will be negative marks for the wrong answers in the Objective tests. Candidates will have to pass in each of the objective tests.</p> <p>Candidates in the ratio of 3 times the number of vacancies will be called for interview in the order of merit, subject to their having secured at least 40% overall of marks (35% for SC/ST/PWD/XS) in (i), (ii), (iii), (iv) and (v) above besides obtaining qualifying marks in each Objective type test.</p> <p>(ii) Interviews:</p> <p>Depending upon the number of vacancies only certain number of candidates from amongst those who qualify by ranking high enough in the merit will be called for interview. The candidates, who qualify for interview must secure minimum marks of 40% (35% for SC/ST/PWD/XS) to be considered for selection. Final selection will be made on the basis of candidate's performance in the written test and interview taken together.</p>																					
Bank of India	<p>Bank of India clerical recruitment has Written test (300 marks) and Interview (100 marks). Those with high scores in test would be called for Interview in the ratio of 1:3.</p> <p>The final selection will be made by preparing state-wise merit list, depending on their performance.</p> <p>(A) WRITTEN EXAMINATION (Objective) :</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Name of the Test Paper</th> <th>No. of Questions and Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Test of Reasoning and Numerical Aptitude</td> <td>100 questions carrying 200 marks.</td> </tr> <tr> <td>2.</td> <td>Test of Clerical Aptitude</td> <td>50 questions carrying 50 marks.</td> </tr> <tr> <td>3.</td> <td>Test of English Language</td> <td>50 questions carrying 50 marks.</td> </tr> <tr> <td colspan="2">Composite 90 Minutes Duration</td> <td>200 questions carrying 300 marks</td> </tr> </tbody> </table> <p>(B) WRITTEN EXAMINATION (Descriptive)</p> <table border="1"> <thead> <tr> <th>Test Contents</th> <th>Duration</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Higher order cognitive abilities to assess knowledge on current developments and communication skills</td> <td>60 minutes</td> <td>5 compulsory questions with internal options for 100 marks. Minimum Passing Marks -50% and 45% for C/ST/OBC/PWD category.</td> </tr> </tbody> </table>	Sr. No.	Name of the Test Paper	No. of Questions and Marks	1.	Test of Reasoning and Numerical Aptitude	100 questions carrying 200 marks.	2.	Test of Clerical Aptitude	50 questions carrying 50 marks.	3.	Test of English Language	50 questions carrying 50 marks.	Composite 90 Minutes Duration		200 questions carrying 300 marks	Test Contents	Duration	Marks	Higher order cognitive abilities to assess knowledge on current developments and communication skills	60 minutes	5 compulsory questions with internal options for 100 marks. Minimum Passing Marks -50% and 45% for C/ST/OBC/PWD category.
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Career in Banking

Banking has emerged as one of the most challenging sectors in the country. Openings are available at various levels, from Bank Clerical to Probationary Officers (PO). There is greater job security in public sector banks and the salary is reasonably good, besides the perquisites of loans for employees. The advertisements for recruitment appear from time-to-time in newspapers as well as the *Employment News*.

Different Routes

While recruitment in nationalised banks is done through competitive exams., recruitment in private banks is mostly direct. Candidates who have completed specialised courses are preferred by private sector banks due to ready deployability of such candidates. Some of such degree courses are:

- University of Madras, Centenary Buildings, Chepauk, Chennai-600005, which offers a Certificate course in banking.
- The Aligarh Muslim University, Aligarh-202 002, offers a 1-year course in banking.
- One can also do a Diploma in Bank Administration from Ravishankar University, Raipur-492 010.
- Banking course of Guru Ghasidas University, PO Koni, Bilaspur-495 009.
- Banking course of Maharishi Dayanand University, Rohtak-124 001.
- Maharaja Sayajirao University of Baroda, Vadodara-390 002.

Other universities offering diplomas or certificate courses in different aspects of banking (law, management and administration, masters degree) are:

- Gujarat University, Navrangpura, Ahmedabad-380 003.
- Utkal University, PO Vani Vihar, Bhubaneshwar-751 004.

- Annamalai University, PO Annamalai Nagar-608 002; Sri Venkateshwara University, Tirupati-517 502.
- SNDT Women's University, 1, Nathibai Thackeray Road, Mumbai-400 020.
- University of Rajasthan, Jaipur-302 004.
- Shivaji University, Vidyanagar, Kolhapur-416 004.
- Marathwada University, Aurangabad-431 604.
- Bhartidasan University, Palkalai Perum, Tiruchirapalli - 620 024.
- Manipur University, Canchipur, Imphal-795 003.

The eligibility criteria is different for different courses and candidates are advised to check these out directly from the universities concerned.

Indian Institute of Banking and Finance offers Diploma in Banking. Those candidates who possess such diploma are preferred by the banks at the time of interview.

Similarly, Institute of Banking, Finance and Insurance, (IBFI) (promoted by NIIT) also offers similar certified course and awards a combined Diploma in relevant areas of finance. Some of the private banks directly recruit candidates from this institute.

Job Prospects

As banking is a growing industry, the job prospects are good. In nationalised banks, one can expect regular promotions while in private banks it is performance that is rewarded. Promotions may be swift for deserving candidates. But it is not necessary to be a banking professional only to get into banks. As financial services are getting automated, the industry requires a large number of computer experts, both in computer maintenance and software.

Bank jobs come with responsibility. As the banker handles other peoples' money, it is a job that requires trust. The person must also be service-oriented and likes to look after customers. As competition increases, a good banker will certainly be in great demand.

