Online Sectional Tests, Comprehensive Tests and Mock Tests:

For every online bank exam, T.I.M.E. provides excellent support and practice for online sectional tests, comprehensive tests and mock tests. These tests replicate the pattern of the actual exam. They are designed to familiarise the student with online tests. Students can take them any time they want from the student home page.

About T.I.M.E.'s expertise in offering online tests:

T.I.M.E. has the ability, capacity and experience to train for online exams. T.I.M.E. has been training students for various online entrance exams for the last 13 years, more than four lakh students have been trained by us for online exams. T.I.M.E. has been training students for various online exams like CAT, CMAT, JEE, GRE"Test, GMAT"Exam, BITSAT and Bank Exams, where the levels of difficulty are different.

Web based support to T.I.M.E. students:

i) www.time4education.com/bankexams:

Our website is a rich resource of information featuring the pattern of IBPS/SBI bank exams, articles on banking, notifications, eligibility criteria and much more.

ii) Student Home Page:

A customised home page is provided for each student, through which the student can take online practice tools. A host of other features like inputs on Descriptive Writing, inputs on Interview & GD, Word-a-Day to improve your vocabulary, monthly updates on General Awareness, etc. are also made available on the student home page.

Course Highlights

- Exhaustive Study Material - Updated as per latest IBPS/SBI/SSC Exams
- Mock tests on the pattern of IBPS/SBI (PO/Clerical) & SSC (incl All-India Mock tests)
- Large number of online tests for practice for Bank Exams
- Coverage of all topics from basic concepts
- Special session on Test Taking Strategies
- Rigorous Interview Workshop for shortlisted candidates
- Monthly Magazine - Current Affairs Cracker & web-based monthly GK updates
- Library facility
- Regular doubt-clarifying sessions
- Web-based support

Our Recent Results

- 385 provisional allotments in IBPS PO/Clerk IV
- 113 T.I.M.E. students selected in SBI & Asso Banks PO/Clerical in 2014
- 890 T.I.M.E. students qualify in RRB CWEs III

Triumphant Institute of Management Education Pvt. Ltd.
www.time4education.com/bankexams
e-mail: info@time4education.com

Head Office: 95B, 2nd Floor, Siddamsetty Complex, Park Lane, Secunderabad - 500 003. Tel: 040-40088300/40088400. Fax: 040-27847334.

*Results as on 25/05/2015

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**Why a career in Banking?**

With millions of Indians still in the preliminary stage of accessing banking services, banking jobs offer a lucrative career option and promises a steady and faster growth for the younger generation. For a very long time now, bank jobs have been considered very prestigious. The best part is that bank employees are hardly ever discharged from employment as part of a downsizing move, as Indian banks continue to grow and prosper at an amazing speed. Bank jobs were earlier considered the domain of only finance grads, but now graduates from every stream stand a chance as banks require candidates in various capacities.

Economy of the country is growing at a steady pace, and this growth has been passed on to the banks in a big way. Banks present huge opportunities to young people, and this is largely due to the fact that they have diversified into various other products than just core banking. The pre-requisites for a bank job in today’s environment are good communication skills, management skills, analytical skills and knowledge of computer operations. All these are made excellent use of in the dynamic work environment that modern day banks present.

The expansion of the Banking sector and its convergence with financial sectors, retirement of existing employees, financial inclusions and new bank licenses awarded by RBI, have created large number of opportunities in Banking sector.

**IBPS Bank PO/Clerical Common Written Examination (CWE)**

The Banking Industry is recruiting in a big way. In the next few years, banks will have to recruit lakhs of candidates. With the introduction of Common Written Examination (CWE) by IBPS in 2011, the time taken by a bank to complete the recruitment process has come down. The Institute of Banking Personnel Selection (IBPS) conducts a series of CWEs for selection of personnel for the posts of Probationary Officers/Management Trainees/Clerks in 21 Public Sector Banks and all Regional Rural Banks (RRBs) to cater the needs of the industry as also to the needs of job aspirants. This means that the aspirants have clarity about when they should apply, and can plan their preparation in an organised and effective manner.

**Eligibility and test pattern of IBPS CWE & SBI (PO/Clerical):**

**Eligibility Criteria for PO - IBPS CWE and SBI**

<table>
<thead>
<tr>
<th></th>
<th>Age Limit</th>
<th>Educational Qualifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>IBPS CWE (PO/MT) for PSBs</td>
<td>20-30 Years</td>
<td>Degree in any discipline from a recognised university or any equivalent qualification</td>
</tr>
<tr>
<td>IBPS CWE (Officers) for RRBs</td>
<td>Officer Scale III - 21-40 yrs. Officer Scale II - 21-32 yrs. Officer Scale I - 18-28 yrs.</td>
<td>Degree in any discipline for General Banking Officers (50% for Scale - II) &amp; Degree / PG in a relevant subject for Specialist Officers as given in the notification. Experience also required for some posts</td>
</tr>
<tr>
<td>SBI/SBI Associate Banks PO</td>
<td>21-30 Years</td>
<td>Graduation in any discipline from a recognised university / college</td>
</tr>
</tbody>
</table>

**Negative Marking:** 0.25 marks for each wrong answer in Tier-I, 0.25 marks in Paper-II and 0.50 marks in Paper-I and Paper-III for each wrong answer.

**B) Eligibility Criteria:**

1. **Age:**
   - (a) Statistical Investigator Gr. II - Not exceeding 32 years
   - (b) SI in CBI: 20-30 years
   - (c) Assistant Enforcement Officer: 18-30 years
   - (d) All other posts: 18-27 years

2. **Educational Qualification: (as on date specified in the notification)**
   - (i) Compiler: Bachelor’s degree from any recognized university with Economics or Statistics or Mathematics as a compulsory or elective subject
   - (ii) Statistical Investigator Grade – II: Bachelor’s Degree in any subject from a recognised University / Institute with at least 60% marks in Mathematics in 12th OR Bachelor’s Degree in any subject with Statistics as one of the subject at degree level.
   - (iii) All other Posts: Bachelor’s degree from a recognized university or equivalent institution

**T.I.M.E.’s Classroom Coaching for Bank PO/Clerical Exams**

T.I.M.E. offers a comprehensive classroom training programme to prepare students for Bank PO / Clerical Examinations (IBPS CWE & SBI).

Our courseware ensures a comprehensive coverage of all test areas of Bank Exams. Our well researched material covers all the basic concepts, short-cuts, strategies etc., and includes a lot of solved examples to help you understand the basics of each area. Moreover, our courseware can also help our students in their preparation for other entrance exams such as LIC, RBI, NICL, IB, etc. Our sectional tests help you evaluate your learning and performance across a given range of topics.

Our study material and mock test papers are prepared after a careful and in-depth analysis of the actual exam papers and hence reflect the level of difficulty which is close to the actual test.

The course has four modules:

- **Module I**: This module helps you develop basic knowledge and skills for all the areas that are tested in Bank Exams. Fundamental concepts are taught in great detail for each topic. This is followed by practice exercises to deeply integrate these fundamental concepts and help you approach and tackle difficult questions quickly.

- **Module II**: There are chapter-wise tests to help you prepare for each test area. These tests help you revise your concepts and increase your speed.

- **Module III**: Various Mock Tests on the pattern of Bank Exams (IBPS/SBI) are conducted. These tests give, both an overall idea of the level you are required to achieve and also ample practice to help you achieve it. These mock tests replicate the actual exam in every conceivable way. The mock tests given by T.I.M.E. simulate the actual exam.

- **Module IV**: Rigorous training for the Interview / GD, on qualifying in IBPS CWE / SBI PO & Clerical.

---

**T.I.M.E. has helped me immensely to become what I am today. Classroom coaching at T.I.M.E. was really helpful and the faculty had shown clear path towards reaching the set target. I had never tried/practiced anything beyond the T.I.M.E. material. Faculty members were always approachable. They used to clarify our doubts at classroom itself or after the class. The special doubt clarifying sessions conducted by T.I.M.E. were also very useful. Online mock tests were very helpful.**

Manjunath R - Selected as PO in Canara Bank
(ii) Descriptive Test: The descriptive test, of 1 hour duration with 50 marks, will be a test of English Language (Letter Writing & Essay).

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

Phase - III: Group discussion (20 marks) & Interview (30 marks)

Final Selection: The marks obtained in the Preliminary Examination (Phase-I) will not be added for the selection and only the marks obtained in Main Examination (Phase-II) will be added to the marks obtained in GD & Interview (Phase-III) for preparation of the final merit list.

Pattern of SBI Clerk Exam:

The recruitment of clerks in SBI is done in a two phase manner (i) Online Objective Test (ii) Interview. The duration of exam is 135 minutes. The paper consists of four test areas - (i) Reasoning Ability (ii) Quantitative Aptitude (iii) General English (iv) Marketing Aptitude & Computer Knowledge. The total number of questions is 200 (40 questions from each of the test areas) and maximum marks is 200.

- Staff Selection Commission - Combined Graduate Level Exam

T.I.M.E. offers training for SSC-CGL Exam, both for Tier I and Tier II. T.I.M.E. also offers SSC-CGL as an extension course (add on module) to the Bank PO course.

(A) About the exam and posts:

Staff Selection Commission conducts Combined Graduate Level Examination (SSC-CGL/E) for recruitment to different central civil posts, for which graduation from a recognized university is the minimum educational qualification. Recruitment for these posts is done in departments of Central Secretariat Service / Central Vigilance Commission / Intelligence Bureau / Ministry of Railways / Ministry of External Affairs / Ministry of Defence / CBI and a few other Ministries / Departments / Organisations of the Central Govt. (For more details on posts, visit official website www.ssc.nic.in).

The examination is conducted in three tiers as explained below.

Preliminary Examination (Tier - I)*:

Written Exam (Multiple Choice Objective Test) (For screening of candidates to appear for Tier - II)

The Tier - I exam will be common to all categories of posts. This exam is a multiple choice objective test comprising of, a total of 200 questions from four test areas of Reasoning, General Awareness, Quantitative Aptitude and English Comprehension. There are 50 questions in each of the test areas and the duration of the exam is 120 minutes. Candidates who qualify in Tier - I examination will have to appear for the Tier - II examination.

Main Examination (Tier - II)*:

The Tier - II exam consists of three papers - Paper I on Quantitative Aptitude with 100 questions, Paper - II on English Language and Comprehension with 200 questions and Paper - III on Statistics with 100 questions. For each of these papers, the maximum marks is 200.

Tier - III (wherever applicable) - Personality Test cum Interview / Computer Proficiency Test / Skill Test and Descriptive Online test of qualifying nature.

Paper - I & II are compulsory for all categories of posts. Paper - III is only for those candidates who apply for the post of Statistical Investigator Gr. II & Compiler.

Eligibility Criteria for Clerk - IBPS CWE and SBI

<table>
<thead>
<tr>
<th>Name of Objective Test</th>
<th>No. of Questions</th>
<th>Max Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1  Reasoning</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>2  English Language</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>3  Quantitative Aptitude</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>4  General Awareness (with special reference to the Banking Industry)</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>5  Computer Knowledge</td>
<td>20</td>
<td>20</td>
</tr>
</tbody>
</table>

| Total | 200 | 200 |

New recruitment process in PSBs – CWE PO/MT-V and CWE CLERK-V:

IBPS has decided to hold two-tier examinations for recruitment of PO/MT and Clerks from CWE-V onwards.

- Candidates registering successfully under CWE PO/MT-V and CWE CLERK-V will be called for Preliminary Examinations.
- Based on the performance in the preliminary examination, certain number of candidates will be shortlisted and called for Main examinations.
- There will be fewer number of questions in the Preliminary Examination with shorter duration.
- The marks obtained in the Preliminary examination will NOT be considered for preparing the final merit list.
- The marks obtained in the Main Examination will only be considered for short listing for interview.

The details with regard to both the Preliminary and Main examinations will be made available on IBPS website through the detailed notifications in due course. Keep checking www.time4education.com/ bankeXams regularly for such details.

IBPS CWE Exam patterns: The pattern of recently held PO/MT CWE and Clerical CWE are given below

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of Objective Test</th>
<th>No. of Questions</th>
<th>Max Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Reasoning</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>English Language</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>3</td>
<td>Quantitative Aptitude</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>4</td>
<td>General Awareness (with special reference to the Banking Industry)</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>5</td>
<td>Computer Knowledge</td>
<td>20</td>
<td>20</td>
</tr>
</tbody>
</table>

I gained a lot at the coaching that I received at T.I.M.E. The concepts were taught very clearly. All the faculty members at T.I.M.E. are very co-operative. The best part was the Test Taking Strategies session provided to all T.I.M.E. students. It was very interactive and was of immense help to us, specially for those who were appearing for bank exams for the first time. The online tests and other support provided on student home page is very useful. The monthly magazine was of great advantage to us. Interview Workshop at T.I.M.E. was very helpful. All the aspects regarding interviews were covered. Mock interviews were excellent.

Nuka Kartheek - Selected as PO in IDBI
(B) Clerical CWE - PSBs (Online Exam 2014)

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of Tests (Objective)</th>
<th>Questions</th>
<th>Marks</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Reasoning</td>
<td>40</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>English Language</td>
<td>40</td>
<td>40</td>
<td>Composite</td>
</tr>
<tr>
<td>3</td>
<td>Numerical Ability</td>
<td>40</td>
<td>40</td>
<td>Time of</td>
</tr>
<tr>
<td></td>
<td>General Awareness</td>
<td>40</td>
<td>40</td>
<td>120 minutes</td>
</tr>
<tr>
<td>4</td>
<td>(with special reference to the banking industry)</td>
<td>40</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Computer Knowledge</td>
<td>40</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>200</strong></td>
<td></td>
</tr>
</tbody>
</table>

(C) Specialist Officer CWE (PSBs): (Online Exam)

The examination consists of 200 questions to be answered in 120 minutes. The test areas covered are Reasoning, English Language, General Awareness (for LAW officers & Rajbhasha Adhikari) / Quantitative Aptitude (for other posts) and a test of professional knowledge. Each of these test areas comprises of 50 questions.

(D) Officers - RRBs: (Online Exam)

**Officer Scale I, Officer Scale II (GBO) & Officer Scale III**: An objective paper of 200 questions for 200 marks. The duration of the exam is 150 minutes. The test areas covered are Reasoning, Quantitative Aptitude, General Awareness (for Scale I) / Financial Awareness (for Scale II & III), English Language and Computer Knowledge.

**Officer Scale II (Specialist Officer)**: An objective paper of 240 questions for 200 marks. The duration of the paper is 180 minutes. An additional test area, Professional Knowledge is included in this paper.

Unlike the PO CWE for PSBs, there is no Descriptive Writing test in the CWE RRB PO Exam.

(E) Office Assistants - RRBs: (Online Exam)

An objective paper of 200 Questions for 200 marks. The duration of the paper is 150 minutes. The test areas covered are Reasoning, Numerical Ability, General Awareness, English Language and Computer Knowledge.

**Negative Marking**: There is a penalty for each wrong answer marked in the objective test. For each wrong answer, one fourth or 0.25 of the marks assigned to that question are deducted as penalty to arrive at the corrected score.

**CWE Score-Card and Cut - Off score**:
Candidates who are successful in the CWE will be issued score-cards. This score will be valid for a period of one year from the date of issue.

Each candidate has to secure a minimum standardized score in each of the tests and also clear the cut-off on the Total Weighted Standard Score to qualify in the written examination, and to be called for an interview.

T.I.M.E. Institute not only helped me crack this competitive exam but also taught me skills that helped develop my personality. Their comprehensive study material, regular and precise on-line mock tests and interactive classes helped me remarkably in preparing for my exam.

Garima Puri - Selected as Clerk in Punjab National Bank

Common Interview:

To put a check on multiple selections, IBPS has a system of common interview in place. According to this, candidates who qualify in IBPS CWE are called for a common interview coordinated by IBPS. Candidates who qualify in both CWE and common interview are listed in an order of merit. A notification is issued by IBPS giving State / UT and category-wise vacancies for each participating bank. The order of preference for banks is obtained from candidates at the time of applying for the CWE. Based on the total marks (CWE + Common Interview) and the indication of the order of preference of banks and available vacancies, an offer from any one of the participating public sector banks is sent to the candidates through a computerised system.

**Important for IBPS Clerical CWE**:
Since clerical cadre recruitment is on state-wise basis, it is necessary that candidates appear for the examination in any of the centres of that particular State/UT where the candidate is likely to apply for employment. The candidate is required to have proficiency in the official language of that State / UT.

**Test pattern of SBI PO / Clerical Exams**:

**Pattern of SBI PO Exam**

SBI has changed the selection procedure for recruitment of POs from 2015 onwards. The recruitment of POs in SBI will be done in a three phase manner - Preliminary Examination (Phase I), Main Examination (Phase II) and GD & Interview (Phase III)

**Phase I - Preliminary Examination**: 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.

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of Tests</th>
<th>Questions</th>
<th>Marks</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>English Language</td>
<td>30</td>
<td>30</td>
<td>Composite</td>
</tr>
<tr>
<td>2</td>
<td>Quantitative Aptitude</td>
<td>35</td>
<td>35</td>
<td>Time of 1 hour</td>
</tr>
<tr>
<td>3</td>
<td>Reasoning Ability</td>
<td>35</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Candidates have to qualify in each of the three tests by securing passing marks to be decided by the Bank. Adequate number of candidates in each category as decided by the bank (approximately 20 times the numbers of vacancies subject to availability) will be short listed for the main examination

**Phase II - Main Examination**: Main examination will consist of objective test for 200 marks and descriptive test for 50 marks. Both the objective and descriptive tests will be online. Candidates will have to answer descriptive test by typing on the computer. Immediately after completion of objective test, descriptive test will be administered.

(i) **Objective Test**: The objective test of 2 hour duration consists of 4 sections with 50 marks each (Total 200 marks) as follows:

a) Test of English Language (Grammar, Vocabulary, Comprehension etc.)

b) Test of General Awareness, Marketing & Computers

c) Test of Data Analysis & Interpretation

d) Test of Reasoning (High Level)

The candidates are required to qualify in each of the tests by securing passing marks, to be decided by the bank.