

Promotion Made Easy

STUDY TECHNIQUES

HOW TO STUDY & EXCEL IN EXAMINATION

A GUIDE BOOK FOR ALL

(SPECIAL TIPS FOR PROMOTION TEST WITH ANALYSIS OF SYLLABUS & LATEST RECALLED QUESTIONS)

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Preface

Dear Friends,

It is with a sense of great delight that I am presenting this booklet, **How to study & Excel in Examination**, I would like to enumerate the various aspects of achieving academic excellence. I would like to place myself in the position of aspirants/students who has worked very hard and secured good marks. When he appears in an Promotion test and on day of examination and before examination, what are his/her thoughts and anxieties? We shall discuss about the initial pit falls and pressures and fears of aspirants/student s when they face any examination, ways of reducing the resulting stress, steps in gathering of knowledge, tips for effective listening and studying, memory techniques, tackling 'exam fear, time management, tips for preparing for exams and writing exams etc.

Study Techniques -How to study & Excel in Examination, a booklet is an excellent reference book specially designed for the use of all specially the aspirants/student community. With my immense experience in teaching and interacting with a variety of aspirants/student s, I am able to diagnose the problems faced by the present day aspirants/student s. I have proposed innovative solutions which will help to remove the strain and anxiety that most of the aspirants/student s experience. The ideas found in the booklet are a ray of hope to those who want to achieve their objectives with determination and hard work. I am sure that these compiled lectures have successfully guided and transformed hundreds of aspirants/students in the institutions. The beauty of the book lies in its power of motivation to aspirants/student s to combine their intellectual knowledge with human values, helping them to become more and more human and good citizens of the world. A good academician, a good Banker, a good doctor, first and foremost has to be a good person. I am sure this booklet will awaken in them their hidden strengths to channelize their energies, thus becoming good persons and build a society of love, peace and brotherhood.

Learning is an art. Scientifically analysed the learning process for the aspirants/students of any professional courses/ examination. The remedies proposed by the author are time tested. Since the analysis of difficulties and hints towards gathering of knowledge, methods of study, exam preparation, writing the exam etc. are common to all branches of study.

Holding a booklet in your hand itself is a sign that you are ready to walk the path of excellence. It is my earnest desire and hope that those aspirants/students who will come in touch with this book will be fired by its contents to achieve great things in life.

I have covered detailed analysis of latest syllabus based on memory based questions for Promotion test in banking industries in general and Canara Bank in Particular. There are various study materials available in the market but aspirants have very limited time for preparation. In order to reduce pressure on aspirants, I have been compiling books/booklets on various topics in the name of Promotion Made easy since long and this time also, I am coming with Capsule on Each Section/Subject of Promtion Test – As Capsule on Forex, NPA & Recovery Managements, Priority Sector Lending and Hand Book on Banking etc. In last week before Promtion Test, I will provide you, quick book on Promotion (only 24 hours book) & Mock Test.

During preparation of this book, I have received tremendous support and inspirations from my wife Mrs Renu, who is working as Chief Manager / Scale IV in Bank of Baroda and my son Master Ritwiz Aryan who is studying class XI.

All possible care is taken to provide error free information, however, readers may note that the information given herein is merely for guidance/reference and they need to refer the relevant circulars & Manuals for full details.

I solicit your views on the content and quality of the topics for further improvement.

I wish all the best to the readers of this book. May this booklet transform the personality of aspirants/student s and convert them into builders of the future society!

Arise, Awake and stop not till the goal is reached" ... Swami Vivekananda

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About the Author

Mr. Sanjay Kumar Trivedy (Native : Motihari, Bihar), Presently working as Chief Manager (Scale-IV) in Canara Bank, Shrigonda branch in Ahmednagar distt. of Maharashtra state. He Joined Canara Bank as DRO/PO (AEO) on 10.03.1997 and worked in various places, starting from Maujgarh branch (1997-2000), Near Abohar(Punjab), Sirsa Main- Haryana (2000-2004), BMC, Jalandhar (2004-2006) Toiladungari, Sakchi, Jamshedpur(2006-2009), Jhalak near Chaibasa (2009-2011), J B Nagar, Andheri East , Mumbai (2011-2013) and then Faculty as well as College in charge (Principal) in Regional Staff Training College, Mumbai (2013-2016), Govt.Link Cell, Nagpur (01.05.2016 to 15.07.2017), Itwari Branch, Nagpur (17.07.2017 to 15.09.2017) and then Shrigonda Branch (Since 16.09.2017....).He won more than 200 awards in various fields of Banking by his Bank – Canara Bank, which includes twice gold coin for CASA mobilization. His best achievement was as an officer/AEO, he converted his Section: Agril Finance into Hi-tech Agril. Branch at BMC, Jalandhar and while working in Jhalak branch near Chaibasa (Jharkhand), won twice best Rural banker award from NABARD during 2009-10 &2010-11 in SHG credit linkage & Farmers Club Formation. During this journey started from 1997 to till date he worked in almost all area of Banking.

Mr. Sanjay Kumar Trivedy is M.Sc. (Agril), CAIIB, PGDCA, MBA, MBA (Finance),Diploma (IIBF) in Rural Banking, Treasury, Investment and Risk Management, Commodity Derivatives for Bankers, Advanced Wealth Management, Certificate (IIBF) in Trade Finance, Certificate in Anti-Money Laundering / Know Your Customer, Certificate Examination in SME Finance for Bankers, Certificate Examination in Customer Service & Banking Codes and Standards, Certificate Examination in CAIIB - Elective Subjects (Retail Banking & Human Resource Management) & Certificate Examination in Microfinance

Mr. Sanjay Kumar Trivedy has teaching experience of more than 16 years, from Sirsa Main Branch (2000-2004) , he started teaching to his colleagues/staff and in this long journey he has given good results both in Promotion test as well as JAIIB /CAIIB examination. He has taken IIBF-JAIIB & CAIIB classes at Mumbai. He has compiled/authored more than 20 books in last three years related banking - JAIIB, CAIIB, Book on Promotion Test (all cadres), Interview , Drishti (Current Banking Topics –Interview book for Scale iv & above), Group Discussion, Certificate course on Customer Service & BCSBI, AML& KYC, MSME Finance for Bankers, Book on Abroad Posting, Confirmation Test for PO, Banking & Technology and many more books on day today banking and many more in the offing.

Mr. Sanjay Kumar Trivedy is working in a mission mode to reduce knowledge gap among bankers with objective to provide educational support free of cost to all in general and bankers in particular with objective to empower Banker colleagues specially young banker who join the bank in last more than one decade for their better productivity, Sense of satisfaction, Customer delight with ultimate increase of quality banking business for their organisations.

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Infuse your life with action. Don't wait for it to happen. Make it happen. Make your own future. Make your own hope. Make your own love. And whatever your beliefs, honor your creator, not by passively waiting for grace to come down from upon high, but by doing what you can to make grace happen... yourself, right now, right down here on Earth – Bradley Whiteford

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1. How do I reach Mount Olympus?

You wish to achieve excellence in your studies. Every aspirants/student wants to get a distinction or first class; in fact, no one wants to be known as a 'failure'. To achieve this objective, it is necessary that one should cultivate the 'proper attitude' from the very beginning.

Let me illustrate this point with a story:

It seems that, once, in ancient Greece, a traveler going to Mount Olympus, lost his way in a town. He asked an old man whom he met on the road: "Sir, how do I reach Mount Olympus?". The old man happened to be **Socrates**, the great philosopher. You see, philosophers do not give an ordinary answer; their answers will be valid for all times! Socrates thought for a moment and replied: **"...by making sure that every step you take is in that direction!"** My friends, it is debatable if this answer helped the traveler, but certainly we can get benefited by this answer. If you want to achieve excellence in your studies, **it is important that you never forget the goal and take every step in that direction.**

Now, I would like to discuss as to what happens to a aspirants/student 's mind when he joins an engineering college, what pressures and difficulties he goes through etc.

Thus, to repeat: traditionally speaking, 'effective study' involves Shraavan (i.e. effective listening), `Manan (i.e. effective recollection), and Nididhyasan (i.e. effective rumination).

In modern terminology, this method is called as **SQ3R method of study**. It is explained as follows:

- **S...Scan...**i.e. scan or read the chapter or subject
- **Q...Question...mentally** ask questions as you read the chapter (or, collect the questions asked in the previous exams)
- **R...Read...and** underline the key words
- **R...Recite...i.e.** recollect
- **R...Review...**i.e. re-read or ruminate again and again

2. Practical Tips for effective study

1. **Study in short, frequent sessions.** Psychologists say that brain can absorb and retain better, if one studies in short, frequent sessions, rather than in continuous, long spells. Then, the brain gets the required relaxation in between sessions and is fresh for the next session. Follow this suggestion, i.e. read with attention, say, for 30 min. and close the book and relax and recollect, say, for 10 min. Then, read further for next 30 min., relax for 10 min. etc.
2. **Have a time-table for study.** Yes, in a professional course, you have to study a lot. There are many subjects to study and, naturally, you may find some subjects easier than others. So, depending upon your need, you have to suitably apportion time for each subject, taking care to see that no subject is neglected. To do this, it is important to make a proper time table for every day study and then strictly follow the same.
3. **Review day's lessons on the same day.** This is the '**golden rule**' for engineering and other professional aspirants/student s. Psychologists emphasize that more than 80% of the matter taught in the class is consolidated and stored in the brain if it is reviewed on the same day. So, make it a rule for yourself that you will review the day's lessons on that day itself. Once this becomes a habit with you, it will stand in good stead for you and success is guaranteed.
4. **Don't study when you are tired, angry, worried or distracted.** This is obvious, but generally neglected by aspirants/student s! When you are tired, angry, worried or otherwise distracted, you will not be able to concentrate on what you read and, consequently, the brain will not be able to grasp what is read. So, it will be a waste of time; instead, do attend to the cause of distraction, and after solving it, study peacefully.
5. **Have a proper study environment.** This is an important requirement for effective study. If possible, have a separate study room where you can study uninterrupted. Let there be good ventilation and lighting in the room. Let there be some photos and sayings of some saints or leaders of humanity on the walls of your room to motivate you and to give a suitable 'atmosphere' to the room. Let the chair be such that you sit with your back straight. When you read, let the light be behind you from the left and hold the book comfortably at a distance of about a foot. Some people concentrate better if there is light music when they study or work; if you belong to that category, do have some light, soothing music in the background. Certainly, not that loud, exploding or screeching type of music!

6. **Go from 'larger picture' to 'smaller details.** i.e. have a proper perspective when you study. First, grasp the overall picture or area or idea or concept that you are going to study; next, go into its details systematically. This requires an analytical approach and some mental clarity, which in turn, will make the subject clearer to you.
7. **Enjoy some 'off time', without feeling guilty.** Yes, when you study hard, you need some relaxation. Take some 'time off' deliberately to go for a walk, jogging or playing. Stroll on the sea shore, look at the vast expanse of water or the beautiful sun set; or, watch a beautiful scenery or a wonderful, blooming flower. There is no limit to the wonders in God's creation, if you have the eyes to 'see. And when you relax, do relax completely, and don't feel guilty saying 'I should have been studying now!' However, one caution: let your 'off time' be determined by you, and you only, (i.e. not by your friends!) according to a time table.
8. **Set reasonable goals and avoid frustration.** Many aspirants/student s, in their enthusiasm, set unachievable goals and then become frustrated when such goals are not achieved. For example, during the revision for exams, if a subject requires two days for revision, and you allot half a day due to whatever reason, you may not be able to do justice to the subject, and certainly, you will feel frustrated. So, be reasonable in setting your goals.
9. **Don't be over-critical of yourself.** Many times, aspirants/student s become overcritical about themselves.
It is, perhaps, a psychological game one plays on himself, perhaps with a motive of escaping responsibility or passing on the blame to others. 'I don't understand, 'I will never be able to finish this, 'this is beyond my capability' etc. are some of the ways in which one criticizes himself. What is the use of criticizing yourself and thereby getting demotivated? Instead, do some thing positive about it, if you can! 'I read so much; but, I forget every thing and can't remember anything' is a common refrain from aspirants/student s. Now, think it over: why don't you remember? This takes us to the next important topic of 'memory techniques.

3. Memory Techniques

Every aspirants/student aspires for good memory to succeed in the exams. Since our present exam system is based on reproducing from memory what is read earlier, having a good memory is certainly desirable. As stated earlier, 'I don't have a good memory' is a common grievance and complaint from aspirants/student s. Surely, genes and hereditary factors have something to do with the natural memory of a person; however, you will be surprised to know that good memory can easily be cultivated by adopting a few, well-proven, scientific memory techniques, known as **Mnemonics**.

What are Mnemonics?

Mnemonics are creative aids to memory. You may observe that, generally, committing to memory or recalling from memory involves:

1. Repetition, or
2. Association, or
3. Picturization, or
4. Combination of the above

Committing to memory by **repetition** is a well known technique. This is, in fact, the method used by us all, while learning nursery rhymes.

Association involves associating the thing to be remembered with any one of the senses such as sight, word, smell, taste, or touch. Association can also be related to a person, incident or situation. You can also associate the thing to be remembered with any of the human feelings such as love, hate, affection, fear, shame, surprise, wonder, peace, anger etc. Color, humor, drama, exaggeration etc. also can be associated effectively with items to be remembered.

Picturization involves connecting the thing to be remembered with a mental picture, which is unique. That means: recalling the mental picture will instantly bring to your mind the thing to be remembered. Many times, a **combination of all the above methods** is employed to device a good memory technique.

4. Preparing for the Exams

For some aspirants/students, the very thought of exams sends shivers down their spines and their minds go blank! So, preparing for exams involves not only making a systematic, hard study, and thinking of

exam strategies, but also preparing mentally to face the exams and get over this 'exam fear. Let us understand the reasons for this 'exam fear, and, perhaps, in the very process of understanding, we will get a clue to get over this fear.

5. Reasons for Exam fear

1. **Poor preparation:** Yes, this is one of the main reasons for exam fear. Preparation does not mean reading just before the exams. It means steady effort throughout the year. A good aspirants/student starts preparing for the exams from the very first day of the classes. i.e. he is punctual and regular in his attendance to the classes, revises the lessons every day, does his assignments and home works promptly, has good study habits etc.
2. **Lack of love for the subjects:** Once you have chosen a course, you should excel in it. So, even if some subjects may look difficult, it is necessary that you cultivate 'love' for the subject and affirm to yourself every day before the classes: 'I like this subject; I shall do well in this subject.
3. **Unclear about the purpose of exams:** Be clear about the purpose of exams. Exams are not conducted to trouble you or to humiliate you. Purpose of exams is to know how much of the subject you have understood and to promote you to the next higher class if you meet certain minimum requirements. Therefore, in order to progress, you should welcome the exams and strive to do your very best.
4. **Unclear about the goal and the path:** Why did you join this course? Is it with a desire to excel in the chosen field or due to some one else's compulsion? What is your goal in life? Be clear about this. Then, the path will open itself. We say again: **there is no short cut to excellence.** You reach the top successfully only if you climb each and every step systematically, without slipping or falling.
5. **Lack of initiative to get the doubts cleared:** If you have not understood the subject during a lecture, you should not hesitate to get it cleared as soon as possible. Since there may be 40 to 60 aspirants/student s in a class, it may not be possible for the teacher to give personal attention to each and every aspirants/student . So, if you have not understood something, you should take initiative to get it clarified; however, be polite and be sensitive to the style of the teacher, i.e. the teacher may not like to be interrupted when he is speaking, or the teacher may allot a separate question-time at the end of lecture, or the teacher may ask you to approach him later, etc. By all means, follow his instructions, but never give up your attempts to get your doubts cleared.
6. **Preparation at the last moment:** This is nothing but poor, unplanned method of study, and you pay the penalty. As mentioned earlier, adopt a planned, systematic study from the very beginning of the course.
7. **Confused reading:** This happens due to lack of alert concentration. Many aspirants/student s have the habit of 'last minute reading' for the entire night, consuming tea, coffee or drugs to avoid sleep. Surely, you will feel tired and fatigued by such methods and will not be able to understand/ assimilate whatever you have read. Or, some aspirants/student s think of guide-books, notes or 'likely questions' etc when they study, which, in turn, means lack of attention on what is read at the moment. Some, even adopt the method of preparing for 'selected' questions! All these things make you end up in confusion and the result is: tension and fear of exams.
8. **Other reasons:** Previous personal experience of failure, high expectations from self, parents, relatives or friends, fear of being judged by 'superior' people, having a naturally timid and nervous personality etc. are some other reasons for exam fear.

6. How to get over Exam fear?

Once you know the reasons for exam fear, it should not be difficult for you to tackle them. Briefly, let us reiterate the ways of doing it:

- **Discipline and hard work** Indeed, there is no substitute for these two qualities. Look at any one who has excelled in his/her chosen field - and, you will observe that his/her success is only due to these two qualities: discipline and hard work.
- **Study regularly:** i.e. study as per a time table; study calmly, with short breaks after about every half an hour or so - this will give the required relaxation to the eyes and the brain.

- **Set clear, realistic goals:** These should help you to motivate yourself and focus all your energy and talents on the tasks on hand.
- **Let study be your priority:** Don't forget your ideal, aim or goal. There may be several other things that attract or engage you; but, study must be your priority and never compromise on it. Remind yourself that education and degree is going to help you get a good job, money, status and respect in society.
- **Have a positive attitude:** Yes, you should enjoy your studies with passion as you enjoy your favorite game or music. Have a positive attitude to your life and studies. Let not exam anxiety overwhelm you and rule over you; instead, prepare to face the exams with confidence and with a smile.

7. Exam strategies

Remember the **four P's** for successful study: **Planning, Preparation, Positive attitude, and Prayer.** Just as one should have a proper strategy to win a war, you should plan your strategy to prepare for and write the exams. Give thought to the following points in planning your exam strategy:

- **Know what to expect:** This means: you should know the extent of subject covered for that particular exam, pattern and structure of the question paper (i.e. whether it is an essay type or 'multiple choice answer' type, 'yes-or-no answer' type or 'problem oriented' type etc.). You should also know the number of questions to be answered and the time allotted. Also, find out if you have to take any material to the exam, such as: hand books, graphs or calculators.
- **Be well prepared:** Be regular in your studies from the very beginning of the course. Know the exam time table in advance and prepare a suitable study-revision time table. Ensure that you revise all the subjects on time.
- **Avoid cramming:** Writing is the best way to revise. Write answers to likely questions. Collect previous question papers and write down the solutions to questions in a separate file or book
- **Review often:** As you progress through your revision, review what you have studied; i.e. close the book and try to recollect what you have studied till that time. This will be of great help in recalling from memory what you need during the exams.
- **Use Memory techniques:** Depending on the subject you are studying, apply one or more of the memory techniques explained earlier, to memorize the material you may need in the exam. Use your intelligence and originality to select or devise a suitable memory technique. Memorize essential facts and formulas.
- **Stay motivated, but relaxed:** Many aspirants/student s get overwhelmed while revising the subjects for exams, just by thinking of the number of subjects or the amount of material to be covered in each subject. Do not allow this to happen to you. Instead, be strong, calm and highly motivated. Let a 'burning desire' to excel be the fuel for your motivation.
- **Be positive:** Yes, this is very important; have a positive attitude towards the exam and welcome it; let it be a stepping stone for your further progress.
- **Don't compare:** Do not commit the mistake of comparing yourself with any of your friends or peers. Remember: each one is unique in God's creation and every one is blessed with one or the other unique talent or capability. Then, why should you compare yourself with others? It may have a negative effect on your mind, or, it may demotivate you. Instead, be confident and dwell on your positive qualities.
- **Take care of your health:** Revision for exam does involve very hard work and, will, indeed, induce some stress. But, it should certainly not affect your health. So, take care of your health. Follow regular time table for your food, recreation and study. Eat nourishing food; have regular exercise such as jogging, running, yoga etc. Go for a walk, watch a sunset or listen to the chirping of birds, light music etc. to relax yourself. As the exam approaches, you should be absolutely fit, not only mentally, but physically also. To keep good health is a duty you owe to yourself.
- **Attend to 'Time management':** 'Time management' is important not only when you are a aspirants/student , but also later in your life when you become a professional. As a aspirants/student , you should be an adept in managing your time while attending the classes, during every day studies, during revision for exams and even while writing the exams. Since this topic is very important, let us explain it in some detail in the next section.

8. Tips for Time management

Time is God! Pondering over the greatness and incomprehensible mystery of Time, our ancients pronounced in wonder: 'Time is God, and salutations to Time!'. Even to the God of death, they gave another name, 'ICala', which means: Time! It is, of course, a very appropriate name, since everything in this world, without exception, is swallowed away by Time, sooner or later.

Now, in this real world, 'Time management' is very important, whether you are a aspirants/student or a high flying executive or a business man or an ordinary citizen. Therefore, many 'management gurus' and educationists have given many suggestions to manage time well:

1. **Make an honest personal time survey:** List all your activities under different categories and then, write down the time you spend on each of these categories, on a weekly basis. i.e. list down the weekly time spent in the class, for meals, sleep, travel, play, relaxation, socializing, personal works etc. Let this be equal to 'x' hrs. Then, as of now, *time allocated* for study = (168 - x) hrs., 168 being the no. of hrs. available in 7 days. (i.e. $7 \times 24 = 168$). Compare this with the time *absolutely required* for study. If the time allocated by you is less than the time absolutely required, you should immediately **adjust**, by cutting down some of the activities or reducing the time spent on some activities.
2. **Set realistic, achievable goals:** While setting your goals, be realistic. Your goals must be in tune with your background, capacity, ambitions, skills, motivation, tools and equipments you have. Setting unachievable goals will only make you frustrated and unhappy.
3. **Fix your priorities:** There may be a hundred things to do. But, some of them may be urgent, and may have to be done on priority. So, don't attempt to do all the things at the same time. Instead, every morning, you should make a list of things to be done on that day, *in order of priority*. Then, stick to that list and finish the tasks one by one, as per that list. '*Prioritizing*' is one of the best methods to achieve results.
4. **Learn to say 'NO':** It is a common weakness, not to be able to say 'No' It is an experience with many - when you have just started to do an important work or assignment, some friend or acquaintance drops in and invites you to accompany him for a cup of tea, or to go to watch a movie, or simply to go for a walk; and you, to be polite, don't refuse his invitation and accompany him; however, all the time you will be thinking: 'I am wasting my time, my work is getting delayed. Instead of thus feeling miserable, you should straightaway say 'No' of course, this does not mean that you have to be rude or impolite to your friend. You can tell him politely: 'Now I am busy with some urgent assignment which should be completed within the stipulated time; but, I can certainly accompany you after this work is done. Learning to say 'No' is a great time saver.
5. **Be creative:** Look for ways to save time... and, you will find some. You can read while waiting for the bus or train, or while traveling, or while waiting for the elevator. You can visit the laundry and give your clothes for washing while going for a walk. You can arrange your table or room while listening to music. There are a myriad ways of saving time, but you must be looking for them. So, be creative and find ways to save time.

9. Writing the Exam

Writing the exam is a skill. Within the given time, you have, not only to answer the stipulated number of questions correctly, but also 'impress' the examiner to get the best grade. Remember that the examiner is a human being with his own idiosyncrasies; so, you should 'impress' him by the correctness of your answers, and also by the 'style' of your answering. However, you have to plan well in advance to face the exams: i.e. you should study hard and scientifically throughout the year and be well prepared to face the exam. In addition, you should note the following points:

10. On the day before the Exam

- **Be well prepared and confident.** Get a good night's sleep and be *well rested*.
- **Know the location of exam hall and how to reach there.** If possible, visit the exam centre and familiarize yourself with the location, so that when you write the exam you will 'feel at home' in the familiar surroundings.
- **Know well about the exam** you are going to face the next day: Is it a theory exam or practical

exam? If theory exam - is it an essay type of exam or problem oriented type? Are the questions of multiple choice type, yes/no type type?

- Know about the **pattern of the exam question paper** Duration of the exam, no. of questions to be answered etc.
- **Organize your things:** i.e. keep the hall ticket, pen, pencil, eraser, scale, calculator, data books or hand books (if required) for the exam in your bag on the previous night itself.

11. Care to be taken on the day of Examination?

- **Have a good breakfast:** Remember that brain 'runs' on sugar. So, have a breakfast consisting of fruit juices, carbohydrates and proteins. Don't take heavy meal or oily food before attending the exam which may make the aspirants/student sleepy or uneasy during examination time. It is always good to take light meals before the time of attending the examination
- **Revise only the important notes:** Don't indulge in last minute preparation and panic or confuse yourself. Ensure that you have already done thorough revision earlier.
- **Check that you have organized every thing properly in your bag.**
- **If you tense and stressed up,** practice some deep breathing.
- **Eat carefully** and drink lot of water.
- **Reach the exam hall early,** at least 30 min. before the scheduled commencement time of the exam.
- **Maintain a positive attitude throughout** and look forward to write the exam.
- **Take at least more than seven hours** of sleep before an examination. Go to the examination hall with a fresh and confident mind.
- **Do not get nervous** if you don't know answer for a small bit of a question. You concentrate to do justice for all the questions you know answers very well. Don't do any last minute hasty changes to the answers you have written already and some times this may lead to lose many marks
- **Give answers to the point of the question** and provide correct key words in the answer to get full marks. Give correct question number in your answer sheet for which you are writing the answer, otherwise you may lose your marks for writing wrong question number.
- **Aspirants/student has to allocate proper time** to each section of the question paper to answer all questions without leaving any question unanswered. Time management is an important aspect that a aspirants/student has to take care of to score maximum marks in every paper.

12. Care to be taken during the Exam

1. As soon as the blank answer papers are distributed, **read the instructions** and fill in the relevant
2. Information such as: name or code of the paper, exam seat no. of the candidate, name or code of the exam centre etc.
3. **Wait calmly** as the question paper is distributed. Fill yourself **with positive attitude**, and repeat to yourself "**I can do it**".
4. Take a few **deep breaths** after you receive the question paper. If you still feel nervous, stretch yourself to keep the spine straight and try the psychological 'trick' **of focusing your full attention** somewhere else for a couple of minutes, say on the clock on the wall or on some object seen through the window. As you breathe in and out deeply, imagine that you are filling yourself with courage and positive attitude, and repeat to yourself "I can do it, it is easy."
5. Don't start writing the answers immediately; instead, **read the instructions** at the top of the paper carefully.
6. Read the question paper fully and **mark the questions** you are confident about, and the order in which you will answer them.
7. Quickly **estimate the time** available to answer each question, and plan your time schedule depending upon the complexity of the answer. Keep at least 10 min. for revising all the answers at the end.
8. Answer the **easier questions first**, to the best of your capacity - this gives a *good impression* to the examiner, and also boosts your confidence.
9. Be careful **not to write wrongly or illegibly** at the very beginning of your answer paper and then

strike off the written matter. This gives a very *bad impression* to the examiner.

10. **Answer the sub-questions of a given question contiguously**, i.e. if there are parts (a), (b) and (c) for a given question, answer them continuously; don't write answer to part (a) in the beginning of the answer paper and then part (b) or (c) at the end. This **irritates** the examiner.
11. **Write legibly**; remember, someone has to read your answers and evaluate them!
12. **Don't get 'stuck' on one question**, and waste time; i.e. if you are not able to proceed with the answer, don't panic, but leave the required space and proceed to answer the next selected question. You can return to the unfinished answer and complete it later. Many times, the answer to that un-finished question may flash in your mind when you are answering some other question.
13. **Manage the time well**; have a look at the clock, often.
14. Let your answers be clear, brief, and to the point. **Don't 'beat about the bush'**, or unnecessarily make the answer long and complicated.
15. While answering **multiple choice questions**, form an answer in your mind first, and then look at the choices given.
16. Don't give an impression to the examiner that you are **'guessing'** the answers.
17. Never be in a hurry; **don't confuse yourself**. Many times, clues to a correct answer may be available in the question itself, or somewhere else in the question paper.
18. Use **'mnemonics' or memory techniques**, wherever applicable, depending upon the question paper.
19. If you need **additional papers** (supplements) or graph sheets or data books while writing the answers, stand up calmly and draw the attention of the exam supervisor, and politely ask for the same.
20. **Revise your answers** in the last 10 min. of the exam and correct the mistakes, if any. You should positively do this, since it is quite possible that you might have committed some errors or mistakes while answering in a hurry.
21. When the exam supervisor announces to tie up the answer paper and the supplements, do so immediately; however, **check carefully that you have tied up all the papers in correct order**. Just tying up all the answer sheets at random will be annoying to the examiner and will be counter-productive.
22. Don't panic when the final bell rings. **Wait for the exam supervisor to come to you to collect the answer paper**, and while waiting, once again check that you have written your exam seat number and the title of the exam paper correctly on the front page of the answer sheet.
23. When the supervisor approaches you, hand over the paper to him.
24. Remember: **ABCDE of a good aspirants/student** : Alert, Bold, Creative, Disciplined and Enterprising.
25. Remember: **ABCDE of a good answer**: Accurate, Brief, Clear, Direct and Effective.

13. After the Exam is over

1. **Don't indulge in 'post-mortem' of the exam**; it will only result in waste of time.
2. **Don't compare yourself with your friends**: it will only result in depression or heartburning.
3. **Introspect about your performance**: This will help you in realizing where you did well and where your performance was not up to the mark. Learn from your mistakes and determine not to commit those mistakes again and plan to perform better in the next exam.
4. **Relax...and, Trust in God!** You have done your best; now, don't unnecessarily worry, but, relax. Have faith in the law of Nature (or, God) that sincere and hard work will certainly be rewarded with success.

14. How to be successful?

To achieve success you should:

- **Dream a 'big dream'**: Yes, you should dream... and, dream 'big'. Don't be ashamed to dream big. All great achievers started with their 'big dreams'. But, your dream must be very strong and not just a 'day dream with no foundation of a strong will. Remember: to dream is far better than to sleep, since a dreamer flies in the sky whereas a man in deep sleep remains firmly on bed only.
- **Visualize strongly**: Yes, believe in your dream, which only means *believe in yourself*. Visualize

very strongly yourself winning or going to the stage and receiving the 'trophy. Strongly visualized desires have a strange way of getting materialized and become a reality.

- **Motivate yourself:** Strong motivation is the fuel to take you to your destination. Be self motivated. Strong motivation gives you an undiminished energy, enthusiasm, drive and vision required to achieve success.
- **Put appropriate, intelligent efforts:** Yes, you should have necessary 'tools' to execute any job efficiently. Here, as a aspirants/student , you should put necessary, intelligent efforts to enhance your skills in listening, reading, revising, writing the exams etc.
- **Relax, and be calm:** Have a peaceful composure. Let your mind be calm, collected, sharp and receptive. Nothing much is achieved by a person whose mind is confused. As said earlier, mind is only a tool; but, keep it clean and sharp to use it efficiently and achieve maximum results.
- **Trust in God:** Realize that there is a Power superior to man, which controls the universe. Once you know that you have put in your sincere and best efforts towards achieving the goal, surrender yourself to that Power and be at peace. It is well said: 'God helps those who help themselves!': So, success is sure to follow.

15. Seven Steps to Success

The seven steps to success as follows:

1. **DREAM or DESIRE...strongly**
2. **DETERMINE... firmly**
3. **DISCRIMINATE...wisely**
4. **DISCUSS...humbly**
5. **DEVOTE...fully**
6. **DEDICATE... completely**
7. **DO IT...whole-heartedly.**

16. TIPS TO GET MORE THAN 90% MARKS

With the exams coming near, we know some of you out there might be having exam blues, and some of you might be shivering as to what will happen as nothing seems to work. Either you haven't started your studies yet or you have been studying all this while but without effective result. If you are into any of the above mentioned situation, then you are reading the right article at the right time.

"How to prepare for Exams?" has always been a million dollar question for the aspirants/student s, but no more. Scoring in ICSE and ISC is no big deal. If you focus on some key aspects of preparing for your examination, then it won't be difficult to score well. Even if you feel under-prepared, you can do a lot with the short time you have left. Below are top 10 tips for preparing for your exams and excelling in it. Follow them and see the result for yourself.

1) **You know yourself better:**

So, if you had been fooling around thinking that you have enough time for your preparation, then this is the time to stop. You have just few more days left for the exams. Forget about how much syllabus your friend X has completed, forget about the constant pestering of your friend Y with questions, and forget about how friend Z, who, like you has still not started his studies yet. Forget about all these unnecessary stress because it is really important to believe in yourself, to be confident and to think positive.

Work on the points we have mentioned below for these few days till your exams get over, and then you will have ample time to fool around. But if you are reading this just a day before your exams, and till now you have been fooling around thinking to get hold of such top 10 tips and get a 90% by following them, then no need to waste your time reading this dear. Carry on with your awesome work of fooling around, as none does that better than you.

2) **Plan your study:**

Proper Time Management and Planned study in such crucial stage is important. If you have less time, then don't try and overdose your plan by trying to fit in every lessons of the subject. Don't aim to finish all lessons of any particular subject somehow or the other. If you have 10 chapters, and only 8 of them would be possible to study properly, then do that. Prepare a time table to be followed till your exams. List in it all the subjects along with the days and amount of time per day, you can give to some subjects in it. Like, If

you cannot study for more than 4 hours a day, then break down that 4 hours into 2 subjects per day i.e. 2 hours each or 1.5 hour for one subject and 2.5 hours for the other, or whatever you feel like would be enough. Tough subjects can be given more time and easier ones less. So, if you have 10 subjects in all, and you divide the time as described above, then in 5 days you will be going through each subject once. That's the minimum we can expect from you.

Don't study for hours at a stretch. You need some time to relax. Divide your time to fit in some relaxation, as it is better to revise when you are feeling relaxed than to exhaust yourself studying all day! But don't go overboard in relaxing. Maintain a balance.

3) Go Through Previous Years Papers:

After you have planned out a time table, take out the subject you are supposed to study today as per the time table and go through the previous year's question papers (at least for the last five years) of that subject in order to analyze the portions of the subjects from where questions are most frequently set. Note these topics down on a paper. This will be really helpful in order to plan out your preparation for the subject. [**Note:** While going through the whole syllabus in correct order is important, you cannot neglect the fact that you don't have much time as of now to do that.]

4) Mark Important Points:

After having noted down the frequently asked topics, open your text books or copy, and read through these topics at least once, but be sure to underline the important points you find in those topics, like some definitions, keywords etc.

5) Revision Charts:

This might seem strange, but believe me it definitely works. After reading through the topics once, and marking out the important keywords and points in it, draw out a chart consisting of these important points or brief notes, and stick it on the wall, where you face more often while doing anything.

This process will help you to revise and remember important key points of the lesson well, whenever you see that wall. This will also serve as a quick revision guide for you just before the day of final examination.

6) Mind Mapping:

Try and mind map the chart which you just created. Look at a portion of the chart and try and rebuild it in your memory by closing your eyes. Believe me it can do wonders in improving your memory and power of retaining important points.

7) Avoid Cramming:

Cramming isn't a good idea at all. Study less, but understand what you study. Cramming is one of your friends who ditches you in the exam hall. Additionally, cramming the night before your exams is proven to be ineffective, because you're taking in so much information at once that it's impossible to memorize it at all. In fact, you will hardly retain anything. Try the alternatives for cramming which are mentioned in points 2 onwards till point 6.

8) Practice by Writing:

This is a really effective method. After giving the allotted time to a subject in a day, close your book, and ask yourself questions relating to the lesson you just studied to see if you have remembered what you just studied. Then try and write down the answers to your questions on a paper without referring to a book.

When you are unable to remember an important part of your question (after trying much), then open the book and go through it once, close the book again, and write it down again on your own. Practice diagrams, derivations, and programs by writing it down from your memory, as much as you can.

9) Solve Sample Papers:

This is important in order to assess your level of preparation. But, this proves beneficial only when you stick to few basic things. To improve yourself and to extract maximum benefit from these sample papers, choose a suitable time for yourself, and have the required time (i.e. the time within which you are allowed to complete the paper) in your hand. Then try to solve this paper in the time limit given at the head of the paper taking 15 minutes extra for reading the paper.

10) Stick to the guidance of the Teacher:

While we would not suggest attending tuition at this time, but would definitely suggest you to stick to your school/private teacher's guidance till the end. This is what is found missing in aspirants/student s nowadays. Once their syllabus is completed they don't care about their teachers guidance. This is a mistake.

Be in contact with him/her on every issues of the subject you come across either via phone or e-mail or by going to his/her house if that is possible. Whenever you come across a topic hard to grasp, ask the concerned teachers. They will gladly help.

Additional points to be taken care of:

- Health is important, so don't neglect foods and don't compromise with your sleep [we are referring to

the normal required sleep]. Avoid junk foods or any other such food which may keep you unfit. You should eat only as much as required. Try not to put stress on both your stomach AND your mind.

- Keep away from all undue personal stress. Keep away from phone calls and social networking sites.
- Remember, be positive, stay calm, and mobilize your energies to do the best job possible every day by trying your best to do justice with the plan you created for your exam preparation.
- Forget about cheating in the exams. The amount of time you give for planning and preparing your means of cheating are more than enough to actually prepare that lesson if you follow the above tips properly.
- After you are done with an exam, avoid doing its postmortem by discussing the answers with your friends. Doing this won't increase your marks, but can demoralize you if what you wrote was incorrect, which in turn will affect the rest of your exams. As soon as one exam is over, move swiftly to focusing on the next one. Dwelling on an exam that you have completed wastes energy and time, and will drive you crazy.

We hope that the above mentioned tips will benefit aspirants/student s in many ways and will help them in scoring good marks in their examination. We would be gladly waiting for your feedback, as it can additionally boost up those aspirants/student s who are still in the shoes in which you were once before following these tips.

Some More Tips

The mantra is to start early. Stay focused and study regularly with balanced emphasis on all the subjects. You can follow the following points below to get your dream score!

1. Make a study schedule and follow it religiously
2. Lay calculated emphasis on all subjects, dedicating time to subjects you might be weak in.
3. Solve the previous year's question papers, most questions tend to repeat in the coming years.
4. Go for regular mock test to evaluate your performance.
5. Go for tuition classes if you feel that you need help. I came across this website All you have to do is just keep revising your notes!!
6. Do not keep anything pending,
7. Do not take your studies as a stress
8. Feel as if you are doing your favorite job
9. Do not feel tensed at the last moment!!The last few days before your exams
10. Love what you read
11. Understand the concepts thoroughly. Because every word, every formula is going to help you in the future.
12. Use technical terms and keywords in your answers.
13. Make your answer as short, effective and to-the-point as possible.
14. Develop your vocabulary to tackle the language exams.
15. Read. Re-read and practice.
16. Enjoy what you study, dig deeper into the concepts and learn where and how you could use them in your daily life.

Best 5 Tips & Tricks To Score Maximum Marks

1- Prepare Yourself For Exam – You can't do better preparation for the board exam until you are not ready by yourself. Set your mind to do better in the exam.

2- Keep Distance Form Useless Things – Are you using Internet? and your answer is year, that's why you are reading this article. Now You are feeling proud at this moment Because you are using the internet for better use beyond using whatsapp, facebook or other social networking site.

3- Last Night tips – Don't leave any topic for last night, Aspirants/student s usually leave important topics for last night due to think that this is important and i will clear it at the last moment. Don't do this type of mistake.

4- **Set Timetable for Board Exam** – Set your timetable for all subject. All subjects are important from the perspective of board exam as failure in one single paper can cost you one precious year of your life.

5- **Spotless Answer sheet** – Answer sheet or every peper should be neat and clean, Every single spot in your paper can less your marks i mean to say that write carefully unlike the failure, Don't make insect in your answer sheet.

17. Points to Ponder over

- God always gives His best to those who leave the choice with Him.
- Anger is a condition in which the tongue works faster than the mind.
- For every minute you are angry with someone, you lose 60 seconds of happiness that you can never get back.
- You can't change the past, but you can ruin the present by worrying over the future.
- All people smile in the same language.
- A hug is a great gift... *one size fits all*. It can be given for any occasion and it's easy to exchange.
- Laughter is God's sunshine.
- **Thank God** for what you *have*, **TRUST GOD** for what you *need*.
- Take time to laugh, for it is the music of the soul.
- The best thing parents can do for their children is to love each other.
- Harsh words break no bones but they do break hearts.
- Love is the only thing that can be divided without being diminished.
- Education is an ornament in prosperity and a refuge in adversity.
- Education is what survives when what has been learnt has been forgotten.
- Be like a postage stamp. Stick to one thing until you get there.
- Nature is painting for us, day after day, pictures of infinite beauty.
- Money comes and goes; morality comes and grows.
- Nature is a preacher, Life is a teacher.
- Work is Worship, Duty is God.
- Help Ever, Hurt Never.

18. Excerpts from the set of '110 Rules of Civility'

1. Every action done in company ought to be with some sign of respect to those that are present.
14. Turn not your back to others, especially in speaking; jog not the table or desk on which another reads or writes; lean not upon anyone.
22. Show not yourself glad at the misfortune of another though he were your enemy.
28. If any one comes to speak to you while you are sitting, stand up, though he be your inferior, and when you present seats, let it be to everyone according to his degree.
35. Let your discourse with men of business be short and comprehensive.
38. In visiting the sick, do not presently play the physician if you be not knowing therein.
40. Strive not with your superior in argument, but always submit your judgment to others with modesty. When a man does all he can, though it succeed not well, blame not him that did it. Being to advise or reprehend any one, consider whether it ought to be in public or in private, and presently or at some other time; in what terms to do it; and in reproving show no signs of cholor but do it with all sweetness and mildness.
50. Be not hasty to believe flying reports to the disparagement of any.
56. Associate yourself with men of good quality if you esteem your own reputation; for 'tis better to be alone than in bad company.
58. Let your conversation be without malice or envy, for 'tis a sign of a tractable and commendable

nature, and in all causes of passion permit reason to govern.

63. A man ought not to value himself of his achievements or rare qualities of wit; much less of his riches, virtue or kindred.

65. Speak not injurious words neither in jest nor earnest; scoff at none although they give occasion.

68. Go not thither, where you know not whether you shall be welcome or not; give not advice without being asked, and when desired do it briefly.

Reprehend not the imperfections of others, for that belongs to parents, masters and superiors.

Gaze not on the marks or blemishes of others and ask not how they came. What you may speak in secret to your friend, deliver not before others.

73. Think before you speak, pronounce not imperfectly, nor bring out your words too hastily, but orderly and distinctly.

78. Make no comparisons and if any of the company be commended for any brave act of virtue, commend not another for the same.

81. Be not curious to know the affairs of others, neither approach those that speak in private.

When your superiors talk to anybody hearken not, neither speak nor laugh.

In company of those of higher quality than yourself, speak not 'til you are asked a question, then stand upright, put off your hat and answer in few words.

89. Speak not evil of the absent, for it is unjust.

98. Drink not nor talk with your mouth full; neither gaze about you while you are drinking.

108. When you speak of God or His attributes, let it be seriously and with reverence. Honor and obey your natural parents although they be poor.

110. Labor to keep alive in your breast that little spark of celestial fire called conscience.

19. Abraham Lincoln's letter to his son's Head Master

Abraham Lincoln, the famous American President, wrote a letter to his son's teacher on educating the boy. This letter, like many other writings and speeches of Lincoln, has become very famous because of its sincerity, simplicity, sensitivity and beauty of expression.

Respected Teacher,

My son will have to learn I know that all men are not just, all men are not true. But teach him also that for every scoundrel there is a hero; that for every selfish politician, there is a dedicated leader. Teach him that for every enemy there is a friend.

It will take time, I know; but teach him, if you can, that a dollar earned is far more valuable than five found. Teach him to learn to lose and also to enjoy winning.

Steer him away from envy, if you can.

Teach him the secret of quite laughter. Let him learn early that the bullies are the easiest to tick.

Teach him, if you can, the wonder of books; but also give him quiet time to ponder over the eternal mystery of birds in the sky, bees in the sun, and flowers on a green hillside.

In school teach him it is far more honourable to fail than to cheat.

Teach him to have faith in his own ideas, even if everyone tells him they are wrong.

Teach him to be gentle with gentle people and tough with the tough.

Try to give my son the strength not to follow the crowd when every one is getting on the bandwagon.

Teach him to listen to all men but teach him also to filter all he hears on a screen of truth and take only the good that comes through.

Teach him, if you can, how to laugh when he is sad. Teach him there is no shame in tears. Teach him to scoff at cynics and to beware of too much sweetness.

Teach him to sell his brawn and brain to the highest bidders; but never to put a price tag on his heart and soul.

Teach him to close his ears to a howling mob...and to stand and fight if he thinks he's right. Treat him gently; but do not cuddle him because only the test of fire makes fine steel.

Let him have the courage to be impatient, let him have the patience to be brave. Teach him always to have sublime faith in himself because then he will always have sublime faith in mankind.

This is a big order; but see what you can do. He is such a fine little fellow, my son.

Abraham Lincoln.

"Failure is not a mistake; greatest mistake is to give up"

20. A LETTER TO MYSELF

Dear Self,

Don't be afraid to allow yourself to be ambitious. They will note your failures, belittle your accomplishments, and misunderstand your truth. They are flawed. Remember that you are also flawed. They are lost in a mundane routine, while you are riding the highs and lows of a dreamer. You will find a social resiliency that allows you to connect without being harmed.

Focus. Push through the haze, and find your thesis. A story without focus is a plot. You do not live for semantics; do not expect your reader to be interested in them. You live for art, for a clearer understanding of the human condition, and to pull yourself out of a never ending existential crisis. Establish these truths in your writing. Let them know that you are lost. Tell them that you are fighting for inner peace. Tell them that you are angry at your faithless heart.

Be more patient with others than you are with yourself. When they fail to perform shrug your shoulders, and deal with the situation. When you fail to perform, rage. Rage against your ungrateful self. Every moment of procrastination is a needle in the heart of your ideals. Do not let this heart be heavy with the weight of a thousand needles. Forgive yourself. Remove the needles one by one; paragraph by paragraph.

Have the foresight to plan for the long term. Force yourself to gain the skills it will take to be successful. Go back to school before you regret it. Keep learning. Your hours of reading, communicating with other writers, and researching will add depth to your work. Find the right tool for the job, and learn how to use it. To plan, and to follow through, is to take advantage of this wonderful freedom that you are granted.

There is an empty hallway littered with thousands of graffiti quotes. They say things like "Carpe Diem", and "Live Abundantly." These quotes will give you a shallow high that you do not need. This is the middle ground between where you are now, and where you want to be. Destroy it. Chasing the emotional highs of your future self is a waste of your precious time. Control your emotions, habits, and pain.

You are the master of your self destructive tendencies. Blame no outside source for the pain these cause you. Hold yourself accountable, and allow others to do the same. Being honest about your failures is just as important as being honest about your successes. Understanding the various facets of each failure will help you recognize them the next time that they approach. Above all things, enjoy yourself.

Regards,

Sanjay Kr. Trivedi

21. TEN THINGS YOU SHOULD REMEMBER WHILE PREPARING FOR EXAMS

1. Confidence :

This is the most crucial trait that you have to retain while going for the exam. This can really make a huge difference. If you know everything but you are not confident enough to use it then there is no point of studying for the exam. This doesn't mean that you should study and remember each and everything, but whatever you have studied you have to remain confident.

2. Get Inspired :

This is the part which can lead you to SBI. Inspiration is very much necessary to get into an organisation of such reputation. If you are inspired enough to get in a big organisation, then no one can stop you from going there.

3. Smart work instead of Hard work

This is the most tricky part and the impact is crucial. Smart work is something that can make your efforts less and can gain you more. Suppose that you are studying each and everything but you are practicing less, then it can be disastrous. This doesn't mean that you haven't worked hard, but what is the meaning of such study if you are not being able to attempt such questions.

4. Time Management :

Time management plays a very important role in your preparation. Remember that the exam that you are going to appear for is not an easy one. There are huge number of people who are going to appear for it. But everyone has his own strategical strength. So beware of your strength and weaknesses and make your strategy for time management.

5. Mental Strength :

Remember that if you are mentally strong, then there is no one who can dominate you at point of your life. Even while preparing for the Exam, this strength can be a helpful tool. It acts as a shield and save you from all the negative persons.

6. Study with a buddy :

Studying with a buddy can help you identify your mistakes and minor errors that sometimes miss the eyes. Bankersadda.com has always tried to be a good buddy to you and it will keep trying to be better. You can discuss your problems while doing quiz and correct the mistakes that you have been repeating.

7. Be Positive :

Being positive means that you should have all the positive thoughts before the exam. You have studied more than you think after all you have spent so many days for it. Do not have a negative attitude towards the exams. If you think positively you will help yourself gain confidence.

8. Follow Right :

In this era of technology, where everything is free and easily available, it is really hard for you to pick the right things. And with such a small window left for the SBI PO Prelims, it is important that you don't study anything irrelevant. Irrelevant can not only be fatal, but can make you wait for the next time.

9. Practice More :

This point is very much clear with its meaning and indicates that SBI PO Prelims is nearing and you have to start practicing. Practice more and more. Practice variety of questions.

10. Be fit physically and mentally

Don't give up your sleep for studying. Arrange your study hours so that you get good sleep to keep you strong. Don't keep studying for long hours, take 5-10 mins break after each half an hour. Close your eyes and sit or just go for a walk and then return to study. This will help you relax and study more.

22. NEVER GIVE UP. NEVER, NEVER GIVE UP!

It was the 1870s. Somewhere in a workshop in New Jersey, Thomas Alva Edison was burning the midnight oil trying to invent the light bulb.

He tried numerous experiments.....all without success. He just couldn't get it right. His failures became the talk of the town and the story goes that after he had failed for the five hundredth time, a journalist interviewed him and asked, 'Mr Edison, how does it feel to have failed five hundred times? Why don't you just give up?'

No, no young lady, replied Edison. I haven't failed five hundred times. I have just discovered five hundred ways it won't work. I am so much closer now to finding a way that will work!'

Sure enough, in 1879, Edison invented the filament light bulb, an invention that changed the world. By the time he died, the man who had failed five hundred times had got 1024 patents to his credit, and founded the iconic General Electric Company. But Edison's real contribution to mankind went beyond all this. He showed us the power of perseverance, the virtue of learning from failures and the magic of never giving up.

To succeed, one must learn to embrace failure and not be scared by it. There is a story often told about Thomas J. Watson, IBM's founder chairman. A senior vice-president at IBM had championed an initiative that bombed- and cost the company over 10 million dollars. He was called in to meet with Thomas Watson. Fearing the worst, the vice-president walked in with his resignation letter in hand and handed it over to the boss, apologizing for the failure and the resultant loss to the company. Thomas Watson famously refused to accept his resignation saying, "There is no way we are going to lose you. We've just invested 10 million dollars in educating you!'

Failure holds valuable lessons for us- if only we are willing to learn. Very often, we do all the hard work but when we don't see the desired results, we turn around and walk away- even though we may have been just one step away from success. The problem is, we seldom realize that we are so close to achieving our goals. On the highway of life, there are no milestones telling us that success is 1 Km ahead. Jacob Riis, a photographer cum-journalist summed it up well when he said, 'When nothing seems to work, I go and look at a stonecutter hammering away at his rock perhaps a hundred times without so much as a crack showing in it. Yet at the hundred and first blow it will split in two, and I know it was not that blow that did it, but all those which had gone before.'

The option of turning away and starting a new journey is tempting because, in our minds, it takes away the stigma of failure. When you are not doing well in your job, what seems like the easiest thing to do? Try another stone. And then another. Result? Lots of effort with zero result.

Observe babies who are learning to walk. They try and take a few steps, they stumble and fall. Then they stand up and try again. And bang, they fall again. They don't feel embarrassed. They just get up and try again, until, bingo, they can walk! If little children were like us grown ups and gave up after a few failed attempts, we would never have learned to walk. Yet as adults, we forget that lesson. We are scared to take the first steps, because we are scared we might fail. And the first time we taste failure, we give up.

A group of schoolchildren once asked Sir Winston Churchill what he thought was the secret of success. Churchill's response? Just seven words: Never give up. Never, never give up!'

Winners never quit and quitters never win.

Thomas J. Watson offered valuable advice to his vice-president that day. It's advice that holds good to this day for all of us: 'If you want to succeed, double your rate of failure.' Don't dwell on your lack of success. Don't play the blame game. Don't doubt your ability. Learn from your mistakes.

Refocus on your goals. And keep going.

So adopt the Edison mindset. Fail Often, but never lose sight of your goals. Sooner or later, there is bound to be light.

It's hard to beat a person who never gives up..Babe Ruth

23. LIFE LESSONS FROM A BABY GIRAFFE

BABY giraffes never go to school. But they learn a very important lesson rather early in life. A lesson that all of us would do well to remember. The birth of a baby giraffe is quite an earth-shaking event. The baby falls from its mother's womb, some eight feet above the ground. It shrivels up and lies still, too weak to move.

The mother giraffe lovingly lowers her neck to smooch the baby giraffe. And then something incredible happens. She lifts her long leg and kicks the baby giraffe, sending it flying up in the air and tumbling down on the ground. As the baby lies curled up, the mother kicks the baby again. And again. Until the baby giraffe, still trembling and tired, pushes its limbs and for the first time learns to stand on its feet.

Happy to see the baby standing on its own feet, the mother giraffe comes over and gives it yet another kick. The baby giraffe falls one more time, but now quickly recovers and stands up. Mama Giraffe is delighted. She knows that her baby has learnt an important lesson: *Never mind how hard you fall, always remember to pick yourself up and get back on your feet*.

Why does the mother giraffe do this? She knows that lions and leopards love giraffe meat. So unless the baby giraffe quickly learns to stand and run with the pack it will have no chance of survival. Most of us though are not quite as lucky as baby giraffes. No one teaches us to stand up every time we fall. When we fail, when we are down, we just give up. No one kicks us out of our comfort zone to remind us that to survive and succeed, we need to learn to get back on our feet.

If you study the lives of successful people though, you will see a recurring pattern. Were they always successful in all they did? No. Did success come to them quick and easy? No, no! You will find that the common streak running through their lives is their ability to stand up every time they fall. The ability of the baby giraffe!

The road to success is never an easy one. There are several obstacles, and you are bound to fall sooner or later. You will hit a road block, you will taste failure. But success lies in being able to get up every time you fall. That's a critical life skill. And it's the habit of all successful people.

Learning to win in life is quite like learning to ride a bicycle. As you start to ride, you might fall and get bruised. It doesn't matter. You need to get back up and continue to ride. Fall one more time? Get back up again. That's all it takes. Learn to get back up every time you fall.

And just remember one more thing. Next time you find a friend or a parent kicking you, don't get upset with them. Like the mother giraffe, they may only be trying to teach you one of life's most important lessons. It doesn't matter how many times you fall. What matters is your ability to pick yourself up and stand on your feet once again.

24. TURN YOUR WEAKNESSES INTO STRENGTHS

A 10-year-old boy decided to study judo despite the fact that he had lost his left arm in a devastating car accident. The boy began lessons with an old Japanese judo master. The boy was doing well, so he couldn't understand why, after three months of training the master had taught him only one move.

"Sensei," (Teacher in Japanese) the boy finally said, "Shouldn't I be learning more moves?"

"This is the only move you know, but this is the only move you'll ever need to know,"

the sensei replied. Not quite understanding, but believing in his teacher, the boy kept training. Several months later, the sensei took the boy to his first tournament. Surprising himself, the boy easily won his first two matches. The third match proved to be more difficult, but after some time, his opponent became impatient and charged; the boy deftly used his one move to win the match. Still amazed by his success, the boy was now in the finals.

This time, his opponent was bigger, stronger, and more experienced. For a while, the boy appeared to be overmatched. Concerned that the boy might get hurt, the referee called a time-out. He was about to stop the match when the sensei intervened. "No," the sensei insisted, "Let him continue." Soon after the match resumed, his opponent made a critical mistake: he dropped his guard.

Instantly, the boy used his move to pin him. The boy had won the match and the tournament. He was the champion. On the way home, the boy and sensei reviewed every move in each and every match. Then the boy summoned the courage to ask what was really on his mind.

“Sensei, how did I win the tournament with only one move?”

“You won for two reasons,” the sensei answered. “First, you’ve almost mastered one of the most difficult throws in all of judo. And second, the only known defense for that move is for your opponent to grab your left arm.” The boy’s biggest weakness had become his biggest strength.

Moral: Sometimes we feel that we have certain weaknesses and we blame God, the circumstances or ourselves for it but we never know that our weaknesses can become our strengths one day. Each of us is special and important, so never think you have any weakness, never think of pride or pain, just live your life to its fullest and extract the best out of it!”

25. ACTUALLY, I CAN..!!

It is hardly a secret that the key to successfully accomplishing one goal after another is staying motivated. There are, of course, tasks which you may not like at all, yet you find motivation to complete even them because you recognize how each particular task serves a greater goal.

How exactly do some of us manage to stay motivated most of the time? Here are just a few ideas you can try:

1) Find the Good Reasons

Anything you do, no matter how simple, has a number of good reasons behind it. Not all the tasks have the good reasons to do them seen at first sight, but if you take just a few moments to analyse them, you will easily spot something good. We also have many tasks which don’t need any reasoning at all – we’ve been doing them for so long that they feel natural.

But if you’re ever stuck with some question you hate and there seems to be no motivation to complete it whatsoever, here’s what you need to do: find your good reasons. They may not be obvious, but stay at it until you see some, as this will bring your motivation back and will help you finish the task.

Some ideas for what a good reason can be:

a material reward – quite often, you will get paid for doing something you normally don’t like doing at all

personal gain – you will learn something new or will perhaps improve yourself in a certain way

a feeling of accomplishment – at least you’ll be able to walk away feeling great about finding the motivation and courage to complete such a tedious task

a step closer to your bigger goal – even the biggest accomplishments in history have started small and relied on simple and far less pleasant tasks than you might be working on. Every task you complete brings you closer to the ultimate goal, and acknowledging this always feels good.

2) Make it fun

When it comes to motivation, attitude is everything. Different people may have completely opposite feelings towards the same task: some will hate it, others will love it. Why do you think this happens? It’s simple: some of us find ways to make any task interesting and fun to do!

Take sports for example. Visiting your local gym daily for a half-an-hour workout sounds rather boring to many of us. Yet many others love the idea! They like exercising not only because they recognize the good reasons behind it, but simply because it’s fun! At certain time of their daily schedule, they find going to gym to be the best thing to do, simply because nothing else will fit their time and lifestyle so perfectly.

Depending on how you look at it, you can have fun doing just about anything! Just look for ways of having fun, and you’ll find them!

A simple approach is to start working on any task from asking yourself a few questions:

How can I enjoy this task?

What can I do to make this task fun for myself and possibly for others?

How can I make this work the best part of my day?

The answers will pop up momentarily, as long as you learn to have the definite expectation of any task being potentially enjoyable.

Some of you will probably think of a thing or two which are valid exceptions from this statement, like something you always hate doing, no matter how hard you try making it fun. I don’t want to argue – you’re probably right, and that’s why I don’t claim everything to be fun. However, most tasks have a great potential of being enjoyable, and so looking for ways to have fun while working is definitely a good habit to acquire.

3) Take different approach

When something doesn’t feel right, it’s always a good time to take a moment and look at the whole task looking for a different approach.

You may be doing everything correctly and most efficiently, but such an approach isn’t necessarily the most motivating one. Quite often you can find a number of obvious tweaks to your current approach which will both change your experience and open up new possibilities.

That's why saying "one way or another" is so common: if you really want to accomplish your goal, there is always a way. And most likely, there's more than one way. If a certain approach doesn't work for you, find another one, and keep trying until you find the one which will both keep you motivated and get you the desired results.

Some people think that trying a different approach means giving up. They take pride in being really stubborn and refusing to try any other options on their way towards the goal. My opinion on this is that the power of focus is great, but you should be focusing on your goal, and not limiting your options by focusing on just one way to accomplish it.

4) Recognize your progress

Everything you may be working on can be easily split into smaller parts and stages. For most goals, it is quite natural to split the process of accomplishing them into smaller tasks and milestones. There are a few reasons behind doing this, and one of them is tracking your progress.

We track our progress automatically with most activities. But to stay motivated, you need to recognize your progress, not merely track it.

Here's how tracking and recognizing your progress is different: tracking is merely taking a note of having reached a certain stage in your process. Recognizing is taking time to look at a bigger picture and realize where exactly you are, and how much more you have left to do.

For example, if you're going to read a book, always start by going through the contents table. Getting familiar with chapter titles and memorizing their total number will make it easier for you to recognize your progress as you read. Confirming how many pages your book has before starting it is also a good idea.

You see, reading any book you will be automatically looking at page numbers and chapter titles, but without knowing the total number of pages this information will have little meaning.

Somehow, it is in a human nature to always want things to happen at once. Even though we split complex tasks into simpler actions, we don't quite feel the satisfaction until all is done and the task is fully complete. For many scenarios though, the task is so vast that such an approach will drain all the motivation out of you long before you have a chance to reach your goal. That's why it is important to always take small steps and recognize the positive different and progress made.

5) Reward Yourself

This is a trick everyone likes: rewarding yourself is always pleasant. I'm happy to confirm that this is also one of the easiest and at the same time most powerful ways to stay motivated!

Feeling down about doing something? Dread the idea of working on some task? Hate the whole idea of working? You're not alone in that, I'm telling you!

Right from the beginning, agree on some deliverables which will justify yourself getting rewarded. As soon as you get one of the agreed results, take time to reward yourself in some way.

For some tasks, just taking a break and relaxing for a few minutes will do. For others, you may want to get a fresh cup of coffee and even treat yourself to a dessert. For even bigger and more demanding tasks, you may want to reward yourself by doing something even more enjoyable, like going to a cinema or taking a trip to some place nice, or even buying yourself something.

Your progress may not seem to others like anything worth celebrating – but take time and do it anyway! It is your task and your reward, so any ways to stay motivated are good. The more you reward yourself for the honestly made progress, the more motivated you will feel about reaching new milestones, thus finally accomplishing your goal.

6) Mix and match

Now that you have these five ways of staying motivated, it is a good moment to give you the key to them all: mix and match! Pick one of the advices and apply it to your situation. If it doesn't work, or if you simply want to get even more motivation, try another advice right way. Mix different approaches and match them to your task for best results.

Just think about it: finding good reasons to work on your task is bound to help you feel a bit better. Identifying ways to make it fun will help you enjoy the task even more. Finally, if you then plan a few points for easier tracking of your progress and on top of that agree on rewarding yourself as you go – this will make you feel most motivated about anything you have to work through

26. START TO BELIEVE IN YOURSELF..!!

People who are generally inclined towards regular self-improvement will likely continue to do so. Others may not. The difference has nothing to do with their external situations. Success or failure in almost anything starts from within. Once you start believing in yourself, you create a domino effect of positive outcomes. This is true whether you are trying to lose weight, start a business, or just be happier in life.

Here are eight things that happen when you start to believe in yourself:

1. You become less judgmental.

Judgment and negative energy are a reflection of the giver, not the receiver. People who spend a lot of time judging others generally spend very little time working on themselves. When you put your energy into your own life and choices, you stop focusing on everyone else. The road to truly believing in yourself is paved by knowing and accepting yourself, flaws and all. Walking that journey also makes you much more compassionate and aware that others may also be traveling down a path that you cannot see.

2. You can actually do more.

The biggest excuse people have for not doing what they need or want to do is, "I don't have the time." Yet, every human being on the planet has the same amount of time in a day. Time is a constant, not a variable. It is what it is. Luckily, although time doesn't change, you can. Lack of confidence manifests as fear and perfectionism. However, you can start building confidence at any given moment. Believing in yourself requires little investment and is very liberating, both mentally and physically. As Henry Ford once said, "Whether you think you can, or you think you can't... you're right."

3. You inspire others to believe in you.

Authentically confident people are inspiring. When you truly believe in yourself, you hold the power of influence. Others will want to aid your efforts. This is especially important if you are growing a business or embarking on any endeavor that requires support.

4. You handle criticism more objectively.

Nobody likes to get negative feedback. The most successful people are those who can take input from others, weed out the valid points, and make adjustments for the better. Believing in yourself forms a more solid emotional foundation. It allows you to rationally consider both the information and the source. You also won't get your feelings hurt as easily, as you'll be able to compartmentalize negative intentions. If there is some truth to what the other person is telling you, you will be confident enough to take it with gratitude and put it in action to your benefit.

5. You increase your power of persistence.

Everyone faces tough times. While falling down is universal, the ability to get up and keep going is individual. Believing in yourself doesn't mean believing you are all-powerful or perfect. It means trusting your ability to figure things out and keep going. If anything, those who are truly confident expect some bumps in the road. They know that those stumbling blocks will either teach them something, make them stronger, or propel them to some unexpected place. Believe in yourself and keep going.

6. You attract miracles.

By default, believing in yourself creates positive energy. As you begin to expect the best, you will start to see things happening that are perfectly aligned with your desires and goals. Energy attracts like energy. It is not blind faith or luck; it's the way things naturally work. It's knowing that you are doing what you need to do towards creating your ultimate outcome. My personal mantra is, "As I am moving towards my goals, they are also coming towards me."

7. You become more disciplined.

A deep internal belief in oneself invariably leads to better habits in life. You don't want to let yourself down! Accepting and believing in yourself is extremely empowering; with great power, comes great responsibility. You can no longer blame others or wait for external forces to make things happen for you. People who have a deep inner belief in themselves also tend to develop great external strategies.

8. Your potential for success becomes exponential.

Tapping into pure self-confidence is like finding an ocean. When you first start testing the waters, it may feel uncomfortable. As you find initial success, your initial hesitance fades and excitement starts to take over. Eventually, you are the ship with unlimited potential, eager to see what's next. Everyone's journey may be a little different, but once you get there, the possibilities are endless. Increased confidence brings increased capacity.

27. TRY TO PROVE YOURSELF THE BEST IN YOUR FIELD OF WORK

J.R.D. Tata, one of the greatest captains of Industry once said : "One must for ever strive for excellence or even perfection, in any task howsoever small, and never be satisfied with second best." How meaningful and inspiring these words are ! We who are striving to achieve great things and accomplish something yet unheard of, must imbibe the spirit and content of these words of the world renowned industrialist who himself was a living example of super human effort and an achiever of Himalayan heights in the field he chose for himself. In whatever vocation we are we should do our best, strive to garner glory and try to achieve perfection. If we constantly do so, it will become our habit in our approach to work we undertake, eventually leading to the success desired. In case we adopt this attitude of mind, this philosophy of action and effort, we are sure to reach the grand destination of success we are aspiring for. We must work with concentrated attention in the same way as Arjun of Mahabharat did in piercing the eye of a bird when asked to do so by his Teacher. Doing your job half-heartedly and with attention divided between different things would leave you no where. It will bring you nothing but despair and dejection and lead you into the whirlpool of failures galore. If you are preparing for an examination, academic or competitive, devote your whole soul to it and then witness the golden glory of success which is your goal. Do your best and not the second best and you will certainly be crowned with the rewards you are craving for, *i.e.*, the fruition of your ambitions and the realization of your dreams

Believe in yourself! Have faith in your abilities! Without a humble but reasonable confidence in your own powers you cannot be successful or happy -Norman Vincent Peale

**28.PROMOTION TEST SYLLABUS & QUESTION PAPER ANALYSIS (SUBJECT WISE) FOR
LAST ELEVEN YEARS (2007-2017)**

S. No	Topics /Subject/Syllabus (No. of Questions→)	Clerical to Officer	Scale 1 to 2	Scale 2to 3	Scale 3 to 4
A	LAWS /ACT RELATED TO INDIAN BANKING	20-30	10-15	7-10	5-9
1.	LEGAL ASPECTS/ BANKING LAW AND PRACTICE : RBI / BR Act, NI Act – Holder / Holder in due course /Bill of Exchange : Case Studies , NI Act – Cheque – validity / truncated,cheque / digital signature/ National Calendar (Saka Samvat)/ CTS 2010 std, Endorsement / Crossing, Bank and customer relationship,Types of customers – Minor / Joint accounts – Case study type, Partnership – case studies/ Limited liability partnership,Joint stock company - Pvt / public company – min/max numbers / directors MoA/ Articles of Assn/ Certificate of incorporation / Certificate of commencement / Charge creation related, HUF / other provisions, COPRA, Garnishee order / Attachment order –Case study type, Kind of securities and relevant ACT Provisions, Lien / Set-off, SARFAESI ACT, DRT / Lok Adalat, CERSAI, RTI ACT, Stock Audit / Legal Audit, Death Claim etc..	20-30	10-15	7-10	5-9
B	DEPOSITS	22-30	11-18	7-13	7-10
1.	KNOW YOUR CUSTOMER (KYC) : KYC, KYC POLICY WITH LATEST GUIDE LINES, CKYC,KYR,EKYC,OVD(Officially Valid documents), PAN No related questions, AML,CTR ,STR,CCR, Risk Categorisation, Money mules ,transactions, BSBID A/cs/ Small Accounts etc..	6-10	3-5	2-4	2-3
2.	CASA DEPOSITS – General Guidelines, Types of accounts, CASA Products and various Products of CASAs, Nomination, Nomination process and claim settlement, Status of the nominee / Minor as nominee / Relevant section of BR Act(Sec 45ZA to ZF) ,Unclaimed deposits – DEAF, Govt. Small Saving Deposit Schemes (Senior Citizens savings Scheme, PPF, Sukanya samridhhi a/c etc..	10-12	5-8	3-5	3-4
3.	TERM DEPOSITS : TERM DEPOSITS – Procedural aspects as case study, RD / RD Dhanvarsha / Other TD Products (KDR/FDR) Others – Rate of interest related , TDS related questions etc..	6-8	3-5	2-4	2-3
C	LOANS & ADVANCES	55-80	30-45	30-45	30-55
1.	GENERAL ADVANCES : CRM policy – Exposure, CRM Policy –bench mark ratios / Quick mortality / credit audits, Stock audit, MTR, Take over norms, CRE, CIBIL /CIR- multiple CIRs, CERSAI ,Credit Risk Range, BASEL III, Capital structure / components of capital structure, Risk weighted assets, Delegation of Power, Categorisation of branches, Adhoc limits / TOD, Credit Approval Committee, MCLR, Non fund based business – GTEE/LC, Other misc – JLF/MBA, CRILC, Non Fund Based Business : BG/LC, Working Capital, Term Loan Appraisal,, Mortgage, Charge Creation on Securities, Loan Documentation, Stamp duty, Limitation & Registration of Loan Documentation etc..	10-20	3-5	5-7	7-11
2.	BALANCE SHEET ANALYSIS / FINANCIAL STATEMENT ANALYSIS Assets, Liabilities, Balance Sheet Format, Profit & Loss Accounts, Terminologies, Ration analysis, Fund Flow, Cash Flow, Trends, Working Capital Assessment Methods, NW,WCG,NWC, BEP, PV,NPV, IRR,DSCR,TL Appraisals etc..	3-5	3-4	2-3	2-3
3.	PRIORITY SECTOR LENDING GUIDELINES : Targets and achievement, RBI Guidelines, Exclusions / non-achievement of target ,RIDF / SIDF etc, Social infrastructure / Renewable energy, Exclusions, Common Guidelines of PS Loans etc.	5-10	3-5	3-5	2-4
4.	AGRICULTURE : General Guidelines – Margin/inspection/processing charges, PMFBY, KCCs, Gold Loan, Kisan Tatkal ,Kisan Suvidha, Kisan Mitra, kisan OD, Intt. Subvention, Development Loan (Irrigation loan, Dairy loan etc), Investment loans (Farm Machinery, ALLHV etc), Agri Clinics, Agri Business, Matasya Suraksha, Parirakshan /samiriddi, Other misc – various Cultures ,Seasons :rabi /kharif ,Farmers Club, Lead Bank & Service Area Approach, Terminologies etc..	6-10	5-8	4-7	4-7

5.	MSME : Micro, Small, Medium classification & definition, Mfg / service -investment in P&M /Equipment, CIBIL / CIC, MSME Products, PMMY- MUDRA LOANS, . CGTMSE, Credit Guarantee Enhancement scheme for SC, Start up India, Stand up India, Make in India, Bank Code for MSME,CGF for Micro Units, CGT for Stand up India, NEFS ,Revival & Rehabilitation of Sick units, GCC,LUCC,WCC,SCC	6-10	3-5	3-5	3-4
6.	FINANCIAL INCLUSION: Weaker Section, Micr Credit, SHG/JLG – Janashree Bima Yojana, Shiksha Sahayog Yojana, Financial inclusion, PMJJBY,PMSBY, APY	3-6	2-3	1-2	1-2
7.	GOVT. SPONSORED SCHEME : PMEGP, DRI, DAY – NRLM /NULM. PMAY,CRGFT for Low Income Housing etc	5-8	4-5	3-4	3-4
8.	RETAIL LENDING SCHEMES : General Guidelines, Retail Lending Schemes, HL schemes/ General Guidelines, HL – CRGFTLIH, EL General guidelines / Schemes, EL – Credit Guarantee schemes etc	6-10	3-5	2-3	2-3
9.	NPA & RECOVERY : NPA Basic Concept, Restructuring – basic question, CDR,SDR, S4S, NPA norms and Provisioning, Wilful defaulter / Non Co-operative Borrower, Solvency & Bankruptcy Code Audits – Stress Audit / Credit Audit / Stock, Audit / RBIA, OTS related Schemes, JLF,PCA, Revitalising NPA, Relief Measures for Natural Calamities, SARFAESI Act 2002, ARC, Sale Purchase of NPA, DRT,DRAT, Lok Adalat, Recovery Agents, Suit filing procedures for Recovery	10-12	3-5	5-8	5-8
D	FOREIGN EXCHANGE	10-15	5-7	5-8	7-9
1.	FOREIGN EXCHANGE : Terminologies – definitions, NRE / NRO/ FCNR/RFC / EEF- case study type one question, Remittances – LRS Scheme, ECB / FCCB/ Trade Credit, UCPDC 600, Exports – Realisation / Star exporters /PC/PCFC, Bill of ladings / other general guidelines, Gold Card for Exporters, Imports – BEF LCs – types, Statements – GR follow up / XOS/BEF/R-return / Stat, MTSS,RDA,OCI,IFSC BANKING UNITS,FTCA,MASALA BONDS,ECGC, FDI POLICY,FOREX DERIVATIVES,SUPPLIERS’ / BUYERS’ CREDTS,INCO TERMS, Other Misc etc.	10-15	5-7	5-8	7-9
E	DIGITAL BANKING & TECHNOLOGY	10-15	5-7	5-7	2-3
1.	DIGITAL BANKING & TECHNOLOGY: RTGS / NEFT, NEPAL Remittances, Terminology, MTSS, NPCI,PPI, MICR,IFSC,UTR,AEPS,SWIFT,SFMS, POS,Cards – Debit / Credit / Intl Prepaid cards& various Cards, Basic of computer, Internet/ Mobile banking, UPI – empower, BHIM, Our all DIGITAL Products etc.	10-15	5-7	5-7	2-3
F	GENERAL BANKING	20-30	15-20	10-15	7-12
1.	GENERAL BANKING : BCSBI – term expansion / OSC credit /Complaints redressal/ Customer day, Quotinnng of PAN No ,DD / Cheque CTS specifications,Cash - General Guidelines / Remittances, Cash – Impounding & Counterfeit Detection, Cash – incentive / Clean note policy / Star series notes, Commission in respect of Govt business, Door Step Banking / Safe Deposit lockers, Service Tax aspects, AIR / Cheque drop facility, Service Charges – Local clearing, Tax related / TDS matters, Canara Public Grievance Redressal system (CPGRS) / Customer Grievance handling mechanism – time norms / charter of customer rights/ customer committees, Demonetisation process, Banking Ombudsmen / Internal ombudsmen, DICGC / FATCA/CRS	15-20	8-15	7-10	5-9
2.	STAFF MATTERS & OFFICIAL LANGUAGE	2-5	2-3	1-3	1-3
3.	STATEMENTS & RETURNS	2-3	1-2	1-2	1-2
G	LATEST CONCEPT IN BANKING/ CURRENT BANKING & INDIAN ECONOMY	10-12	3-7	3-7	5-9
1.	LATEST CONCEPT IN BANKING/ INDIAN ECONOMY , UNION BUDGET , RELATED TERMS,Payments Bank/ Small finance Bank, Financial Market/Money market, Forward/Options /Futures /Derivative Products, Depository services – Demat, . Gold monetisation, Sovereign gold bonds, PMGKDS etc.	10-12	3-5	3-7	5-9
GRAND TOTAL		185	100	100	100

1. For all scales promotion test : 100 questions except in Case of Clerical to officer, total no. of question is 200 out of which 185 questions from Banking Sector and remaining 15 questions from English Language test – Comprehension, Cloze test, Common error, Antonyms/Synonyms)

2. FOR PROOTION POLICY FROM SCALE 2 TO SCALE 4, Please go through Memo. No. 02/2018

29. MEMORY BASED RECALLED QUESTIONS (SCALE –WISE) -2017

COMPUTER TEST FOR PROMOTION FROM SMG IV TO SMG V DATED 06.05.2017

- 1) If a computer is bind to store confidential or sensitive information in order to ensure that can not be accessed, which of the following shall be made use of a) close circuit TV b) encryption c) buried line sensors d) locking and guarding e) None of the above
- 2) A computer can not boot if it does not have the :
a) compiler b) loader c) operating system d) assembler e) None of the above
- 3) Transfer of fund by computers without banks intervention can be done by
a) fax b) telephone c) camera d) IMB e) None of the above
- 4) The device that connect different types of networks is called :
a) b) hub c) bridge d) router e) None of the above
- 5) The processing machine that process the cheques of high speed in the clearing house is called
a) processor b) router cum shorter c) encoder d) all the above e) None of the above
- 6) The signature of the customer can be captured by
a) keyboard b) mouse c) scanner d) all of the above e) None of the above
- 7) The basic unit of a mark sheet into which you enter data in enclosed sheet is called
a) tab b) cell c) box d) range e) None of the above
- 8) Batch reports area : a) adhoc report b) EOD/BOD report c) available under business objective d) generated by FRS data base e) None
- 9) First page of website in terminal : a) home page b) index c) java script d) bookmark e) None of the above
- 10) In a 13 digit a/c no the 5th to 7th digits starting from left to right
a) dp code of the branch b) product code c) serial no d) category e) None of the above
- 11) sending an e mail is equal to
a) picturing an event b) narrating a story c) writing a letter d) creating a drawing e) None of the above
- 12) The term VPN stands for
a) virtual private network b) vocational planning network c) voice program network d) voluntary program network e) None of the above
- 13) To move the cursor to the end of the document line
a) ctrl+end b) alt+ctrl+end c) page down d) ctrl+alt e) none of the above
- 14) The resolution of the computer screen is determine by which of the following
a) colour b) memory c) pixcels d) processing speed e) none of the above
- 15) Which of the following refer to a small single line network
a) LAN b) DSL c) RAM d) USB e) None of the above
- 16) The fraud and other type of crimes that happen on the internet network are called
a) internet fraud b) internet crimes c) cyber crimes d) electronic fraud e) None of the above
- 17) Which of the following term describe computer program better
a) hardware instruction b) input devices c) output devices d) central processing unit e) None of the above
- 18) Which of the following activities are carried through electronic means it is called
a) e-banking b) e-business in banking c) internet banking d) all the above e) None of these
- 19) A small line which flashes on the computer screen
a) cursor b) mouse c) cell d) all the above e) None of the above
- 20) computer use the -----number system to store the data and perform calculations
a) binary b) octal c) decimal d) hexadecimal e) None of the above
- 21) IFSC code is
a) 11 digit alpha numeric code b) 10 digit alpha numeric c) 1 digit numeric d) 11 digit alpha code e) None
- 22) cannet is an example of
a) internet b) intranet c) both d) internal software e) None of the above
- 23) Which of the following makes use of the artificial intelligence
a) user of the computer b) computer c) operating system d) application system e) the above all of
- 24) The name of UPI app in our bank is called
a) canmobile b) canara swipe c) e- infobook d) empower e) None of the above
- 25) The computer that co ordinate all computer activities into a network is known as
a) sever b) UPS c) modulator d) LAN e) None of the above
- 26) Which of the following is not a storage device
a) tape drive b) floppy disc drive c) hard disc drive d) printer driver e) None of the above
- 27) Servers of computers that provides resources to other computers connected to a
a) network b) mainframe c) supercomputer d) client e) None of the above

- 28) ASBA means - a) application supported by block account b) application supported by block amount c) application supported by block arrangement d) application supported by block demat a/c e) None of the above
- 29) Collecting personal information and effectively bring another individual is known as the crime of
a) spoofing b) identify theft c) spoofing d) hacking e) None of the above
- 30) Saving bank a/c is transferred from one cbs branch to another cbs branch. The a/c no is
a) does not change b) changes c) can not transferred a/c in cbs d) new branch dp code is added e) None
- 31) In page preview mode :
a) you can see all pages of document b) you can see the page you are currently working c) you can see only that page do not contain document d) you can only see the title page of your document e) None of the above
- 32) Ram stands for -
a) random access memory b) ready application module c) read access memory d) remote access memory e) None
- 33) Printing device that create an image directly on paper by spraying ink and has substances recurring cost is known as - a) plotter b) desk jet printer c) inkjet printer d) dot matrix printer e) None of the above
- 34) -----is data that has been organized or presented in meaningful fashion
a) process b) software c) storage d) information e) None of the above
- 35) The term cyber law stands for which of the following
a) the law governing cyber cafe establishment only b) the low governing computer activity c) the law relating to various information technology d) any of the above e) None of the above
36. Which of the following package was first introduced in our bank - a) ibbs b) banks 2000 c) alpm d) cbs d) none
- 37) which of the following services are available in the atms
a) balance enquiry b) mobile top-up c) opening of term deposit a/c d) a & b e) a to c
- 38) which of the following can be used to select the entire document
a) cntrl +a b) alt+s c) shift+a d) cntrl+k e) cntrl+h
- 39) coded entities which are used to access to a computer system are called
a) entry code b) password c) security commands d) code words e) none of these
- 40) _____ is the appearance of typed characters - a) size b) format c) point d) colour e) none of these
- 41) idealing a customer must have one _____ across the bank
a) account id b) customer id c) cbs id d) place id e) all of above
- 42) the term led stands for
a) light electronic device b) light electrical device c) light emitting device d) local electronic device e) none of above
- 43) junk email is also called - a) spam b) spoof c) sniffer script d) spool e) none of these
- 44) modem is connected to - a) a telephone line b) a keyboard c) a printer d) mouse e) scanner
- 45) date and time are available on the desktop at - a) keyboard b) recycle bin c) my computer d) task bar e) none
- 46) information technology has resulted in - a) improved efficiency b) innovative products c) effective delivery system d) enhanced productivity e) all of the above
- 47) the signature of customer can be captured by - a) keyboard b) scanner c) mouse d) all of the above e) none
- 48) to insert a word into the middle of a sentence
a) move the curser to the desired location in the sentence and type the new word
b) move the curser to the desired location in the sentence press enter key and type the new word
c) move the curse to the beginning of the sentence and start typing
d) retype the whole sentence e) none of these
- 49) whenever networks are not possible ,our bank has gone for satellite connections otherwise called as
a) winsat b) vsat c) sat d) vat e) tat
- 50) Unwanted repetitions massages, such as unsolicited bulk email is called as
A) spam b) trash c) Calibri d) courier e) none of these

ANSWER

1	B	2	C	3	D	4	D	5	E	6	C	7	B	8	B	9	A	10	B
11	C	12	A	13	A	14	C	15	A	16	C	17	D	18	D	19	A	20	A
21	A	22	B	23	E	24	A	25	D	26	D	27	A	28	A	29	D	30	A
31	A	32	A	33	A	34	D	35	C	36	C	37	D	38	B	39	B	40	B
41	B	42	C	43	A	44	A	45	D	46	E	47	B	48	B	49	B	50	A

RECALLED QUESTIONS DATED 23.04.2017 CANARA BANK SCALE 3→4

- Which of the following union territory is included in A region(Official Language)?
- What is the loan limit for Agriculture Infrastructure under Priority?
- What is the loan limit for Agriculture Ancillary under Priority?
- What is the loan limit for Social infrastructure under priority?
- What is the maximum amount of loan to corporate farmers/farmers producers organisation directly engaged in agriculture

and allied activities?

6. What is the maximum amount of loan to farmers against pledge/hypothecation of agricultural produce?
7. What is the limit for total cost for house in a metro under priority?
8. What is the maximum loan amount to cooperative societies of farmers for disposing the produce of farmers?
9. What is the component of MCLR in addition to marginal cost?
10. What is the present LCR requirement of Indian Banks?
11. Which is not a IT resource as per the information security policy?
12. When you are purchasing securitized assets from NBFC, within what period the underlying cash flows should have been received?
13. In the case of more than 2 ratings, which rating will be used?
14. Risk weight for housing loans more than Rs 75 Lakhs and LTV<= 75?
15. Without collateral loans to be given upto what amount under CGTMSE?
16. Foreign DD deposited in NRE account, which rate will be used for conversion?
17. In an E or S account, party A has issued the cheque, party B has corrected the date and signed. Whether cheque can be passed?
18. Import turnover of X figure, overdue bills period 3 months and margin 10%. What is the limit to be fixed?
19. Consumer protection act Limitation period?
20. Which of the following is not correct with regard to Vidya Turant?
21. What is the CRAR requirement as per Basel III as on 31.03.2019(including Capital conservation Buffer)
22. What is the additional single entity exposure under infrastructure?
23. Equity exposure in a company should be limited to and
24. FCNR(B) interest rate for 1-3 year
25. Capital X, reserves Y, preoperative expenses Z, what is the networth?
26. Which is the amount to be attached under Garnishee Order after operations in the account?
27. Bid/ask rate X/Y . For an import bill with a margin of 5paise,what will be the total amount to be debited?
28. Which of the following is not correct with regard to Canara Swipe
29. MSME restructuring, what is the limit?
30. P&M expenses Rs 5 cr to 10 cr, what is the category?
31. How much Carve out is there under SLR for the purpose of maintaining LCR
32. Profit before Tax- 240, income tax-90, term loan -90, interest on TL -45. What is the DSCR
33. 2nd problem on DSCR
34. What is the annual cost escalation for Kisan credit card
35. No of Circles and ROs?
36. Which of the following cannot be done by the administrator at CO for Shikhar sales plus?
37. For canara vehicle loans scheme, the dealers get commission @ 1.30% with Max _____ and sales executives _____
38. Fixed Assets-200 revalued to 400, how much can be included under Tier I capital?
39. % of discount for revaluation reserves?
40. CGFTE guarantee upto what amount?
41. For a micro enterprise with Rs 68.00 Lakhs liability,what is the amount which can be claimed under CGTMSE ?
42. In money laundering, the introduction of the unauthorised money into the system is called by the term.....?
43. The portal for education loan?
44. The account of a foreign student before receipt of full KYC, the deposit allowed is upto USD
45. Under CGTMSE if the amount under recovery is not passed to the trust within one month what is the penal rate?
46. 2 panel valuers are required beyond what amount of the security value?
47. Unsecured exposure, the security is less than.....% ?
48. The repayment period under defence housing loan?
49. The supreme court has issued judgement that which one of the following can not be a partner in a partnership firm
50. Which of the following is not correct for Jeevan Dhara account?
51. 15 G is to be preserved for how many years?
52. Small savings bank account, balance and the aggregate credit amount limit?
53. Preferential rate of interest is not applicable to which among the following?
54. Maturity period of the certificate of deposits
55. Investment review to be made and placed to the board at what frequency?
56. The minimum number of persons required for SHG in difficult areas?
57. In PMJDY account, the overdraft limit is to be fixed based on the account balance for what period?
58. A garnishee order has come, no balance in current account, OD limit available, which of the following to be done?
59. DER – 2:1, Long term borrowings – Rs 40 lakhs, Loss – 4lakhs, what is the networth
60. Garnishee order has come...which of the following cannot be attached?

61. Current account opening with A ,B and C. C is a Pardanishin lady and has not given photograph. Which of the following to be done.
62. The empower application falls under which of the following category?
63. Which of the following is not covered under Canara Tech Support?
64. ATM card, credit card etc under RBI definition falls under which category?
65. Section no of Inchoate instrument?
66. Problem on Provision for doubtful
67. For Kharrif, the process is to be completed by?
68. Which of the following is eligible for mobile banking
69. The time limit for charge creation with registrar of companies
70. Which of the following is not correct under SB power plus?
71. The premium for different types of crops under fasal bhima yojana
72. Which of the following is not correct under Vidya jyoti scheme
73. The branch category under security aspect is to be reviewed every _____years?
74. RTI, if information not given under 30 days, what is fine per day and upto what amount?
75. Unhedged foreign currency exposure-loss as a % of earnings before interest and taxes is 30-50% what is the incremental provision?
76. Under Cersai, the borrower has to respond to the notice within how many days?
77. Weighted average interest charged under Deendayal antyodaya yojana(NRLM) for 2015-16?
78. The minimum % of women beneficiaries under Deendayal antyodaya yojana(NULM)
79. Under SDR, after divestment, the minimum promoter stake shall be?
80. The take home pension of a central govt pensioner is Rs 50000, how much loan can be given under Canara Pension?
81. Which of the following is not correct with regard to Mahila savings account?
82. What is the maximum NEFT charges from 2lakhs to 5 lakhs
83. Which of the following is not correct with regard to the Empower Application?
84. *3questions on one time settlement*
85. *2 questions on Section Numbers under NI Act*

RECALLED QUESTIONS DATED 23.04.2017 CANARA BANK SCALE 2→3

1. What is Reverse Repo rate - 6%
2. ROI ON CRR GIVEN BY RBI –NIL
3. RELAXATION IN NTH BY RAH/AGrVOF RO/AGM-CO-CAC - 25%
4. IMPLEMENTAION OF BASL –III DATE – 31.03.2019
5. IF GUARANTOR CLEAR ALL LOANS OF BORROWER – RIGHT OF SUBROGATION
6. UN SPENT FOREX BY VISITORS FOR HOW MENY DAYS TO BE SURRENDER –180 DAYS
7. PREMIUM OF CGMSE BY THE TRUST ON – NPA LEVEL
8. LOAN COVER UNDER PRIOTIRY SECTOR FOR WOMEN UNDER WEAKER SECTION- 100000
9. WHO CAN NOT BE A PARTNER –HUF
10. EDUCATION LOAN UNDER PRIORITY SECTOR – 10%
11. CLASSIFICATION OF—NPA IN CONSORTIUM - BY THE INDIVIDUAL BANK
12. MEDIUM RISK CATEGORY CUSTOMER – CONTRACTOR
13. ATM FAILED TRANSACTIONS COMPENSATION TO BE PAID AFTER 7 DAYS -100
14. SPOT TRANSACTION TO BE DONE ON 3RD WORKING DAY
15. FUNCTION OF ALM – CONTORL ON NET INCOME
16. MAXIMUM COMPENSATION BY OMBUDSMEN ON CREDIT CART – 100000
17. LEGAL POSITION OF NOMINEE – TRUSTEE OF LEGAL HIERS
18. TOTAL WORKING CAPITAL AVAILABLE, current assets and current liabilities given current assets
19. CGMSE CLAIM SETTLEED TO WOMEN FOR RS.25 LACS – 80%
20. PILLER-1 CAPITAL CALCULATED ON – CREDIT RIST/MARKET RISK/OPERATION RISK
21. HL ABOVE RS.75 LAKH, LTV 75% - 75%
22. BANK SHALL NOT HOLD SHARES IN ANY COMPANY EXCEPT - 30% / 30%
23. VALUATION TO BE DONE BY OTHER THAN AEO / AEO MANAGER – 20
24. NO POWER IF NPA LEVEL OF BRANCH FOR CANARA VEHICLE – 2%
25. PROVISION FOR DOUBTFULL ACCOUNT FOR 1 TO 3 YEARS -40%
26. SME REHABILITATION FOR HOW MUCH AMOUNT - 25 CRORE
27. STAFF MEETING WHEN TO BE CONDUCTED
28. WHICH CIRCLE NOT MERGED -

- 29 INTEREST PAID ON SAVING BANK ACCOUNTS - QUARTERLY
- 30 PMFBY PREMIUM FOR KHARIF- 2%
- 31 LIMIT FOR CANARA PENSION FOR OTHER THAN STAFF -15 MONTH 4 LACS
- 32 WHAT IS IFSC CODE -
- 33.BENEFICIARY CONTROL IN PARTNERSHIP ACCOUNT- 15%
- 34 CHANGE OF ADDRESS TO BE INFORMED TO THE BANK - WITHIN 6 MONTH
- 35 CRILC DATE TO BE INFORMED FOR HOW MANY AMOUNT -5 CR
- 36 WHICH IS NOT PERTAINS TO OPERATIONAL RISK - DEFAULT BY THE BORROWER
- 37 LIMIT NOT RENEWED / ADHOC NOT CLEARED / WHEN SHALL BE NPA -180 DAYS
- 38 WHAT IS TANGIBLE NETWORTH - PAID UP CAPITAL + RESERVED - INTANGIBLE ASSET
- 39 REVISED GCC SANCTIONED TO WHOM - NON FARM SECTOR
- 40 INTERST TO BE PAID IF DEPOSIT RENEWED FOR RS.15 LACS -7 DAYS
- 41 AADHAR CAN NOT BE DISCLOSED IN PUBLIC
- 42 EXPAND IMPS INTERNET MOBILE PAYMENT SYSTEM
- 43 WHAT IS DEBT SECUTERISATION
- 44 WHAT IS RESULT OF OVER VALUATION OF CLOSING STOCK - INCREASED IN GROSS PROFIT
- 45 FLAT VALUE 20 LACS AND LOAN OUT STANDING 10 LACS - LTV RATIO IS 50%
46. Which is not true in respect of BHIM & EMPOWER APPS - BHIM IS EXTENSION OF EMPOWER
47. MAX LOAN QUANTUM TO AN INDIVIDUAL APPLICANT IN AGRI CLINIC - 20 LACS
48. ON WHICH DATE STAFF MEETING IS CONDUCTED - 3rd FRIDAY OF THE MONTH
49. WHAT SHOULD BE MIN PERCENTAGE OF WOMEN/SC/ST IN GRP FOR STANDUP INDIA - 51%
50. WHAT IS THE MAX LOAN AMOUNT, FOR WHICH CIBIL IS NOT MANDATORY TO BE DRAWN IN GOVT SPONSORED SCHEMES - 2.00 LAKHS
51. EXPOSURE IN SHG/JLG AS QUALIFYING ASSETS FOR AN MFI TO QUAYLIFY FOR PRIROTY SECTOR LENDING- 85%
52. PURPOSE OF DEBT SWAPPING - TO PAY OFF DUES OF MONEYLENDERS
53. AGENT DIED AND CHEQUE PRESENTED- SHOULD BE PASSED
54. PENALTY FOR NOT PASSING RECOVERY WITHIN 30 DAYS TO CGTMSE- BANK RATE+4%
55. AS PER LATEST RBI CIRCULAR, 2016 UNIFORM RATE OF INTEREST SHOULD BE APPLIED UPTO WHAT AMOUNT IN AN SB ACCOUNT - ZERO.
56. COMMISSION TO RECOVERY AGENT, WHERE HE SOURCED THE PURCHASER IN SARFAESI -1%
57. CURRENT RATIO/QUICK RATIO TWO NUMERICALS
58. DSCR NUMERICAL
59. CANARA SITE NUMERICAL
60. CEILING FOR MEDICAL TREATMENT UNDER LRS - \$250000
61. REPORT TO CBI –ECONOMIC WINGS – Rs.3.00 CR TO 25.00 CR
62. WHAT IS BREAK EVEN POINT – NUMERICALS
63. IF BREAK EVEN POINT IS HIGH MEANS-
64. SAFETY OF MARGIN
65. STAND BY INDIA %age OF SCs/STs
66. WHICH SCHEME IS DISCONTINUE – SUPER SALARY SAVING SCHEME
67. UNION TERRITORY UNDER B REGION (OFFICIAL LANGUAGE) – CHANDIGARH\
68. WHAT IS GREEN CLAUSE LC – FINANCE FOR GODOWN & WARE HOUSE
69. PENALTY FOR NEFT IF NOT CREDITTED IMMEDIATELY – REPO+2%
70. LLP IS GOVEREND BY ROC
71. REPLY IN CASE BORROWER OBJECTS IN SARFEASI NOTICE – 15 DAYS
72. WHICH IS NOT THE WAY FOR HOT LISTING DEBIT CARD – E-MAIL BY CARD HOLDER
73. WHAT IS THE MEANING OF HOT LISTING ATM CARD - CREDIT CARD
74. SPEED CLEARING TIME FOR OUTSTATION CHEQUES – 48 HOURS
75. IF BORROWER EXPIRED IN CASE OF EDUCATION LOAN OF Rs. 4.00 LACS – NPA A/Cs OTS RULE IS 50% OF BOOK VALUE.

RECALLED QUESTIONS DATED 23.04.2017 CANARA BANK SCALE 1 → 2

BANKING LAW (NI/BR / RBI ACT)

1. Which of the foll wrong about RTI ACT – fee to be paid, can be given in physical/ eform, reason to be mentioned
2. Bearer chq modified,while making payment what is the position of bank- liable if paid, not liable if paid in due course
3. Cersai under which –br act, iba, rbi, sarfaesi
4. CRR under which sec/act

5. Collecting banker protection under which section
6. Paying banker for alteration not detectable
7. RTGS payment under sec of which act – PSS, IBA, NI, RBI
8. Limitation period for filing suit under sec 138 when the chq is returned—3yrs from dt of demand, 15dys, one month by refusal
9. Chq returned how many days drawer has to make payment before any action is initiated under 138
10. DD more than 20k to be crossed as per which act
11. Safe custody article under which act

CUSTOMERS & THEIR ACCOUNTS- DEPOSITS & KYC

1. Right of guarantor after repayment of loan
2. Liability of partner in partnership firm
3. Standing instruction relation of bank and customer
4. Customer money for specific purpose what is the bank—trustee,debtor, creditor, lessor
5. Low risk account updation once in how many years

LOANS & ADVANCES INCLUDING BALANCE SHEET ANALYSIS

1. DER CALCULATION CAPITAL, EQUITY, RESERVES, PROFIT GIVEN
2. CURRENT RATIO REVEALS
3. Classification of account in consortium
4. What is BEP
5. Long term sources and long term uses and total assets given find nwc
6. Mba/ consortium to take action under SARFAESI what percentage of lenders should agree 50,60,75,30
7. Which of the following discontinued canara lap, canara mortgage, canara
8. DPG is what type of guarantee- bid bond, performance, financial
9. Standby letter of credit is same as
10. Gross exposure
11. Roc
12. Turnover of a msme company is 200 lakhs last year and 300 projected for next year, max wc limit can be permitted is
13. Party wants to purchase goods worth 30 lakhs and payment in 10 months which type of LC is suitable --

PRIORITY SECTOR LENDING

a. Agriculture ,b. MSME c. Govt. sponsored scheme & financial inclusion

1. Under NRLM, maximum loan amt that can be given without collateral security
2. PMEGP MIN QLFN FOR > 10L in MFG and 5L IN Services
3. Classification as priority loans by MFI repayable in not less than 24m upto what amount 15k,30k,10k—recently became 30k
4. Nwrh agri satisfactory dealing for one year upto what amount no coll secu
5. BC implemented by which committee recommendation
6. How does a BC function-- biometric machine,atm , credit card, debit card
7. Cgtmse cover for micro units
8. Women SHG what is the interest subvention 16/17 if ROI is charged upto 7% - 3.15,3.65,4.15,4.65
9. Cgtmse cover is available for loans in MSME upto what amount
10. Canara consumption loan max amount

NPA & RECOVERY MANAGEMENT

1. Pari passu charge means
2. The mortgage in which rent and profit comes to the mortgagee and possession is transferred to mortgagee is called
3. CC account is overdrawn for 9 mths, liab is over dp/sanc limit, what will be classification of the account—ss, df, out of order,
4. What is the limitation for demand loan for which demand promissory note was obtained
5. Legal audit is done between 36 to ----mths

6. Ots of sme NPA as at 30.09.2015 DF and loss outstanding less than what amount eligible for settlement
7. Above what amount CO REVIEW NPA accounts
8. For ots of agri loans minimum outstanding as on date of settlement should be more than what percentage of loan sanctioned – 125,100,
9. SARFAESI eligible if outstanding including interest is more than what amount

GENERAL BANKING

1. Tax saver maximum amount of deposit
2. Operation risk mngmnt which of the following is not related RCSA,KRI,ORMF,AMA,IMM
3. Canara payroll package scheme WHICH IS WRONG-- min 20 EMPLOYEES
4. What is the time limit for accepting award by Banking ombudsman
5. Charges for delay in NEFT credit
6. Rbii total marks for control risk increased to
7. Banks can offer varied rate of interest in sb accounts over what amount—1lakhs, 50k, 5lakhs
8. A person cannot have more than one BSBD Accounts, if opened another account within what time he has to close BSBD Account
9. When a company requests for numerous cheques for various txns to whom all it is to be reported/informed ---FIU IND, RBI, home ministry, finance ministry
10. Atal pension yojana is discontinued if defaulted payment more than
11. BASEL iii implementation by what date
12. What is not domain of ALCO—INTEREST RATE RISK, LIQUIDITY OF FUNDS, NIM, BUDGET ACHIEVEMENT,NONE OF THESE
13. Penalty to be paid per year for revival of sukanya samridhi account
14. Letter of administration is required when
15. Life cover under PMJDY for eligible accounts
16. Direct selling agent min loan disbursement for release of commission
17. CSR for students 8-10 what amount
18. Treasury bills can be issued upto how many days
19. Joint SB account of A and B , POA to C, information received by Bank that B dies, chq signed by C comes. What will u do—return chq as POA not valid anymore, pass after taking sign of A, pass after getting confirmation from A
20. CURRENT account of a company account operated by Financial Director, he dies
 - a. Pass the chq, b.Close account and open new, c.Stop operations so clayton rule wont apply,
21. In FD amount not to be paid in cash for >equal to 20k under—
22. RTGS customer time ends at
23. Internal ombudsman to csso as per which committee recommendation
24. What is noting in NI act
25. Score for risk gradation is obtained from which of the following—cibil , crif,
26. Why registration of partnership is required
27. Clean note policy of rbi-notes should not be stapled, sorted as issuable/ nonissuable, no noting on the currency notes 1. A n b 2 b 3 all of these
28. Pmfby indemnity based on high, moderate, low risk is
29. When a person opens various bank accounts and draws amount against clearing , it is known as
30. When counterfeit notes are received upto notes we have to report at month end
31. Natural calamity relief to be released before how many days
32. Accrual concept means : Accounting for

FOREX

1. Eefc opened by resident , joint name of resident, what is operation condition
2. To obtain opl of overseas entities which of the following is not authorised -- mira, mnc, care, brick works, dun and brad

3. After return to India upto what amount can be retained without conversion beyond 180 days

BANKING & TECHNOLOGY

- Validity of travel card
- For demat Pan IS REQUIRED WHEN THE PERSON PURCHASES- 50000, 1LAKH, FOR ANY TXN
- Option for customer to generate new pin for card received is called
- Under credit cardpolicy, what is cash wtdl limit for NRI
- Which is wrong about Debit card- rupay logo embossed, first 6digit is bin, total 15 digits

RETAIL LENDING

- Banks can take a decision to go for two way protection to avoid middlemen attack in which of the following—dr card, cr card, internet banking
- Vidya turant cgfsel coverage upto what amount
- HOME IMPROVEMENT LOAN REPAYMENT
- Which of the following mortgage of already mortgaged property is not accepted—canara vehicle, home plus, canara mortgage
- For restructured housing loan , addl RW required is

MEMORY BASED RECALLED QUESTION OF CLERICAL TO JMG -1 (OFFICER) DATED 13.05.2017

BANKING LAW AND PRACTICE

1	TO FILE SARFEASI THE AC SHOULD BE	NPA
2	WHICH ONE IS NOT COURT SETTLEMENT	MUTUAL SETTLEMENT
3	ABOVE WHICH AMOUNT SARFAESI IS APPLICABLE	Rs. 1.00 lakh
4	LIMITATION PERIOD FOR MORTGAGE	12 years
5	CHQ VALIDITY IS DEFINED UNDER WHICH ACT?	Section 138 of NI act (01.04.2012- 03 months validity)
6	CHRG ON IMMOVABLE PROPERTY IS CALLED?	MORTGAGE
7	STOCK OF A COMPANY SHOULD REG WITH?	REGISTRAR OF COMPANY
8	EMT CAN BE DONE IN WHICH AREA?	NOTIFIED AREA
9	VALIDITY OF MORTGAGE?	12 years
10	UNDER SARFEASI,.....	30 DAYS PRIOR NOTICE IS REQ FOR SALE OF ASSETS
11	BAILMENT OF GOODS	PLEDGE
12	CHARGE ON STOCK	HYPOTHECATION
13	MAXIMUM AWARD BY OMBUDSMAN IN CASE OF CREDIT CARD	1 LAKH
14	MISSING PERSON PRESUMPTION OF DEATH	AFTER 7 YEARS
15	DIGITAL SIGNATURE UNDER WHICH ACT	NI ACT SECTION 6
16	TRANSFER OF INTEREST IS APPLICABLE TO WHICH PROPERTY	MORTGAGE PROPERTY
17	CAN MINOR GET LOAN FROM BANK?	NO
18	WHICH OF FOLLOWING IS NOT HYPO.	SHARE
19	COURT ORDER, RECEIVED RELATION	BANK IS CREDITOR, CUSTOMER DEBTOR
20	WHETHER MINOR'S GAURANTEE CAN BE OBTAINED IN LOAN ACCOUNT	NO
21	TIER 1 CAPITAL IS ALSO KNOWN AS	CORE CAPITAL

CUSTOMERS AND THEIR ACCOUNTS / DEPOSITS & KYC

1	MAX DEPOSITS IN DHANVARSHA	Rs 1,00,000/-
2	MIN BAL IN CAN CHAMP	Rs.100/-
3	NRI CAN OPEN A/C WITH RESIDENTS	YES
4	DIFFERENCE BETN RD AND FD	RD IS A MONTHLY DEPOSIT SCHEEM WHILE FD IS LUMPSUM DEPOSIT SCHEEM
5	MAX WITHDRAWAL PER MONTH IN SMALL AC	10000 & 4 - Transaction
6	MAX BAL IN CAN JUNIOR AC	Rs.50000
7	NON COLLABLE DEPOSIT MINIMUM PERIOD	7 DAYS
8	WITHOUT PAN SENIOR CITIZENS TO SUBMIT FORM.....FOR WAIVE FROM TDS	FORM 15H

9	WITHOUT PAN MAX TXN AMT?	Rs.50000
10	WITHOUT PAN TDS % IS?	20%
11	HOW MANY NUMBER IN AADHAAR	12
12	IN SAVING ACCOUNT CHEQUE ON RIGHT SIDE OF MICR CODE WHICH NUMBER IS WRITTEN	ACCOUNT CODE
13	MEANING OF FINANCIAL INCLUSION	Inclusion of poor or excluded people in Financial Sec.
14	IN CANARA GALAXY ACCOUNT MINIMUM AVERAGE BALANCE TO BE MAINTAINED?	Rs.50000 for freebies
15	KDR MAX TIME PERIOD	10 YEARS
16	RISK WEIGHTAGE OF INOPERATIVE ACCOUNT	HIGH RISK
17	CHARGES APPLICABLE AFTER 4 WITHDRAWAL IN BSBDA ACCOUNT	Rs.10 PER TXN
18	MAXIMUM AMOUNT THAT CAN BE DEPOSITED WITHDRAW OR TRANSFER THROUGH SMALL SAVING ACCOUNT?	Rs.10,000 PER MONTH OR MAX. Rs.100000 IN A YEAR

LOANS & ADVANCES INCLUDING BALANCE SHEET ANALYSIS

1	NTH OF CAN BUDGET LOAN	25%
2	MIN STOCK FOR DL , MARGIN	25%
3	IN A CC AC DP IS 7 LAKH, STOCK VALUE IS 8 LAKH, IF MARGIN IS 25% ,	WHAT IS THE DP - 6 LAKH
4	DIFFERENCE BETWEEN TERM LOAN AND DIFFER PAYMENT GUARANTEE	FUND BASED-TL & NON-FUND BASED -DPG
5	WHAT IS DEFFERED PAYMENT GUARANTEE	GAURANTEE IS ISSUED WHEN PAYMENT BY APPLICANT OF GAURANTEE IS TO BE MADE IN INSTALLMENT OVER A TIME
6	VALIDITY OF DPN AGREEMENT	3 YEARS
7	TOOLS FOR MEASURES QUALITY OF LOAN.	RISK RATING
8	WHAT TYPE OF GAURANTEE IS DPG?	FINANCIAL GUARANTEE
9	BALACE SHEET ALWAYS REFLECTS	POSITION OF FIRM ON PERTICULAR DATE
10	CC LIMIT IS 3 LAKH AND MARGIN 25% HOW MUCH STOCK SHOULD BE THERE SO THAT DP IS EQUAL TO CC LIMIT?	4 LAKHS
11	CDR LOAN	10 CR & ABOVE
12	PREPAID EXPANSIS IS A	CURRENT ASSET ITEM
13	NEGATIVE WORKING CAPITAL	CL IS MORE THAN CA (CA-CL = -ve)
14	CONTINGENT LIBILITY	PATENT, GOOD WILL ETC
15	GAURANTORS NET WORTH REVIEWS IN HOW MANY TIMES	--
16	STOCK OF A COMPANY SHOULD REGISTERED WITH	REGISTRAR OF COMPANY
17	CC INTEREST CHARGED?	MONTHLY
18	DSA – MAXIMUM COMMISSION	0.25% OF LOAN AMT OR MAX-Rs.50000.00 PER LOAN
19	LTV RATIO	LOAN /VALUE OF PROPERTY
20	CC LIMIT IS 8.00 LAKH MARGIN IS 25% AND STOCK IS 9.00 LAKH THEN WHAT WILL BE DP	9*75/100 =6.75 LAKHS
21	DPN MAXIMUM PERIOD ?	3 YEARS
22	DIFFERENCE BETWEEN DEFFERED PAYMENT GUARANTEE AND GUARANTEE	IN DPG- PAYMENT IS IN INSTALMENT
23	WHAT IS NET WORTH?	
24	LOAN AGAINST LIC POLICY	LINKED TO SURRENDER VALUE OF POLICY
25	WHILE SANCTIONING TERM LOAN WHICH ASPECTS YOU GIVE MAXIMUM IMPORTANCE?	SUFFICIENT CASH FLOW FOR REPAYMENT OF LOAN

PRIORITY SECTOR LENDING

1	PMFBY PREMIUM FOR COMMERCIAL CROP	5%
2	MAX CGTMSE COVERAGE AMT.	100.00 LAKHS
3	MAX LOAN WITHOUT SECURITY WITH CGTMSE	200.00 LAKHS
4	MSME SMALL SERVICE UNIT INVEST. IN. EQUIP UP TO.....	10 LAKHS TO 200.00 LAKHS

5	MSME SMALL MANUFACTURING UNIT INVESTMENT IN P&M FROM 25 LAKH TO	500 LAKHS
6	CAN CANSUMER LOAN VALIDITY...	36 MONTHS BUT 48 MONTHS BY NHA
7	VALIDITY OF TIEUP WITH MAHINDRA AND MAHINDRA	29/01/2018
8	DICGC PREMIUM IS BORNE BY	BANK
9	GOLD LOAN IS A TYPE OF	PLEDGE
10	MEMBERS IN JLG FOR NRLM LOAN	4-10 EMBERS
11	MIN EDUCATION QUALIFICATION FOR PMEGP LOAN ABOVE 10 LAKH	8TH STD
12	CGTMSE COVERAGE % UPTO LOAN 5 LAKHS	85%
13	SHORT TERM CROP LOAN BECOMES NPA IF	INTEREST OR INSTALMENT IS OVERDUE TO TWO CROPPING SEASONS
14	UNDER IBA SKILL LOAN SHCEME LOAN AMOUNT FOR MOTOR VEHICLE TRAINING FOR 45 DAYS?	-Rs. 20,000.00 FOR COURSE PERIOD UPTO 3 MONTHS
15	WHICH OF THE FOLLOWING IS AGRI MACHINERY LOAN	TRACTOR/COMBINE HARVESTOR LOAN
16	Maximum CGTMSE RRBS ?	Rs.50.00 LACS FOR RRB & FIs
17	PMFBY PREMIUM FOR RABI CROP	1.5%
18	MAXIMUM AMOUNT THAT CAN BE GIVEN TO PERSONS SUFFERING FROM NATURAL CALAMITIES UNDER CANARA CONSUMPTION LOAN?	15000.00
19	MAX. LOAN UNDER AGRICULTURE INFRASTRUCTURE	Rs.100 CRORES PER BORRWER
20	MAX. LOAN UNDER ANCILLARY ACTIVITIES	Rs.05 CRORES
21	LOANS TO CORPORATE SOCIETIES OF FARMERS	Rs.05 CRORES - MAXIMUM
22	PRIORITY SECTOR TARGET OF RRBS	55%
23	CGTMSE AMOUNT COVER FOR MSME MICRO UNIT?	UPTO 05 LAKHS – 85% & ABOVE 05 LAKH- 75%
24	WOMEN SHG UNDER NRLM IN RURAL AREAS ARE ELIGIBLE FOR ROI UPTO 3 LAKH LOAN ?	7%

NPA, RECOVERY & PROVISION

1	RISK WEIGHT OF HL UPTO 30 LAKH LTV LESS OR EQUAL TO 80%	35%
2	LPD FULL FORM	LOAN PAST DUE
3	MIN DEFAULT AMT TO PUBLISH WILLFUL DEFAULTER IN NEWS PAPER	Rs. 25.00 LAKHS
4	25% OF OTS AMT SHOULD DEPOSIT WITHIN.....DAYS	15 DAYS
5	OTS SETTLEMENT IS NOT DONE WITHIN.....MONTHS, FRESH SETTLEMENT IS REQUIRED	12-18 MONTHS
6	COURT ORDER, RELATIONSHIP BANKER & CUSTOMER	BANK CREDITOR,CUSTOMER DEBTOR
7	PROVISION ON SECURED SUB STANDARD LOAN	15
8	LOK ADALAT MAXIMUM AMOUNT	20 LAKH
9	TIME PERIOD OF SUB STANDARD ACCOUNT	12 MONTHS
10	TIME PERIOD OF DOUBTFULL ACCOUNT	12 MONTHS TO 36 MONTHS
11	MINIMUM PERCENTAGE OF BID AMOUNT BY ARC TO BE IN CASH FOR CONSIDERATION OF ASSET AS INVESTMENT IN BANK BOOK ?	MIN. 15%
12	WHICH OF THE FOLLOWING DOES NOT COME UNDER TIER 2 CAPITAL	CAPITAL RESERVES
13	WHAT IS AMOUNT OF REVALUATION RESERVES THAT BANKS CAN RECOGNIZE AS PART OF COMMON EQUITY TIER 1 CAPITAL?	45% OF VALUE AT 55% DISCOUNT
14	JOINT LIBILITY GROUP PER MEMBER MAX LOAN AMT?	Rs. 15.00 LACS

GENERAL BANKING

1	MAX DEPOSITS IN PPF/YR	Rs.150000/-
2	MIN TERM TO GET INTEREST IN SUKANYA SAMRUDDI	05 YEARS
3	CURRENT REVERSE REPO RATE	5.75%

4	RBI INDUCTS LIQUIDITY IN MARKET BY	REPO RATE- @6.00%
5	BANK PD TO CUSTOMER BEFORE REALIZATION OF A CHQ. BANK IS CALLED?	AGENT
6	ACCT OPEN ON 1.1.17, CHQ DT. 31.01.17, CHQ PRESENT ON 10.01.17, WHAT TYPE OF CHQ IT IS?	POST DATED CHEQUES
7	A AND B A/C OPEN FD IN NATURE E/S , NOMINEE IS X. A DIES BEFORE MATURITY, THE AMT CAN BE PD TO	B
8	IN DEPOSIT A/C CUSTOMER BANK RELATIONSHIP IS?	CREDITOR-DEBTOR
9	DEPOSIT LOCKER BANK - CUSTOMER RELATIONSHIP IS?	LESSOR/LICENSOR -LESSEE/LICENSEE
10	IN A SINGLE COUNT IFPIECES OF COUNTERFEIT NOTES IS FOUND REPORT TO POLICE	04 OR MORE
11	HINDI REGION C	55%
12	% HINDI NOTING IN REGION A	100%
13	IF CROSSING IS NOT MADE BY DRAWER, WHICH TYPE OF CROSSING CAN BE MADE BY HOLDER?	GENERAL
14	COURT ORDER, BANK.....,CUSTOMER DEBTOR	CREDITOR
15	SLR	19.50%
16	CRR	4%
17	REVERSE REPO RATE	5.75%
18	IN PHASE II _____ CIRCLES AND 99 RO ARE MADE ?	
19	WHICH IS NOT A MATERIAL ALTERATION IN CASE OF A CHEQUE?	STRIKE THE ORDER AND MARKING AS BEARER.
20	EX – EMPLOYEES TOTAL TRAINING	
21	PERCENTAGE OF COMPUTERS PURCHASED IN REGION C ARE TO ENABLED WITH?	HINDI
22	DICGC PREMIUM BORN BY	BANK
23	HINDI LETTER REGION C TO REGION B	55%
24	CUSTOMER MEETING	15TH OF EVERY MONTH
25	HINDI MEETING	QUARTERLY
26	STAFF MEETING MONTHLY ALLOWANCE	RS.20 PER HEAD
27	SR. MANAGER RETIREMENT PERIOD LEFT 4 MONTHS, A LOAN PROCESS COMES IN REGARD CAN HE PROCEEDS THE SAME LOAN	NO (BEFORE 6 MONTHS RETIREMENT, HIS POWER SEAS)
28	CAPITAL ADEQUACY RATIO	CRAR
29	IN A CHEQUE COMES FOR CLEARING IF AMOUNT IN FIGURE AND WORDS DIFFER	AMOUNT IN WORDS TO BE PAID
30	NOMINEE IN WHICH OF THE FOLLOWING ACCOUNTS NOT OBTAINED	PARTNERSHIP ACCOUNT, UNREGISTERED BODY,COMPANY ACCOUNT,LLP AND HUF
31	MEANING OPERATIONAL RISK	loss due to inadequate or failed processes, people and system
32	WHEN THE CHEQUE IS CROSSED NOT NEGOTIABLE WHAT DOES THAT MEAN	IT CAN NOT BE TRANSFERRED TO OTHERS OR NEGOTIABLE
33	SECURITY VISIT IS IN	HIGH RISK BRANCH
34	FINANCIAL INCLUSION BRANCH PURPOSE	SMALL DEPOSITS & LOAN ACCUNTS
35	WHAT IS THE ROLE OF BC IN BRANCH	FINANCIAL INCLUSION –DEPOSIT & SMALL LOANS
36	HOW MANY DIRECTORS IN CO?	PRIVATE 2-100 & PUBLIC 7- NO CEILING
37	WHAT IS ROLE OF MARKETING OFFICER	MARKETING OF OUR PRODUCTS & BUSINESS
38	WHICH IS NOT A HINDI REGION A?	PUNJAB
39	BANK RATE?	6.25%
40	SAVING ACCOUNT RELATIONSHIP BETWEEN BANK AND CUSTOMER	DEBITOR AND CREDITOR
41	WHILE PAYING BEARER CHEQUE SIGNATURE IS OBTAINED ON THE BACK SIDE OF CHEQUE?	FOR AMOUNT RECEIVED
42	PENSIONERS MAINTAIN MIN. AVERAGE BALANCE THE LOCKER RENT REDUCE TO	50%

FOREIGN EXCHANGE

1	R RETURN IS SUBMITTED TO	RBI
2	R RETURN IS SUBMITTED TO RBI IN WHAT INTERVALS	FORTNIGHTLY
3	FCNR TD MAX TERM	05 YRS FOR ALL CURRECIES
4	UPC	600
5	WHAT IS CRYSTALISATION	TO REDUSE ITS FOREIGN CURRENCY RISK IN CASE OF OVERDUE EXPORT BILL.
6	NOSTRO ACCOUNT	OUR ACCOUNT IN FC WITH YOU
7	RFC IS WHICH TYPE OF ACCONT	CURRENT ACCOUNT
8	IMPORT LC ISSUE TO WHOM	IMPORTER OR BUYER OF GOODS
9	SPOT RATE	T+2 DAYS
10	IMPORT LC ISSUED TO WHOM?	SELLER OF GOODS
11	WHEN NO TIME OR DATE IS MENTIONED ON BILL OF EXCHANGE, WHEN IT WILL BE PAYABLE?	30 DAYS

DIGITAL BANKING

1	ASBA FULL FORM	APPLICATION SUPPORTED BY BLOCKED A/C
2	UPI FULL FORM	UNIFIED PAYMENT INTERFACE
3	VPA FULL FORM	VIRTUAL PAYMENT ADDRESS
4	MIN RTGS AMT	Rs.2 Lac
5	MIN NEFT AMT	Rs. 1.00 – NO MINIMUM AMT AS IN RTGS
6	MIN WITHDRWL BY ATM IN SMALL AC	Rs.100
7	CAN PLATINUM CARD INSURANCE FOR SELF/SPOUSE RANGE FROM 2 LAKH TO.....	4.00 LAKHS
8	WHICH CANNOT BE DONE IN CAN SWIPE	FROM OPTIONS ---
9	IN SAS TECH SUPPORT HOW MUCH DOCUMENTS CAN BE UPLOADED?	--
10	RECORDING IN DVR (REAL TIME VIEWING) FOR HOW MANY DAYS?	90 DAYS

RETAIL LENDING

1	COMMISSION TO DIRECT SELLER @0.25%, MAX OF RS...../- PER LOAN	RS.50,000.00 PER LOAN
2	VIDYA TURANT LOAN AMT TO IIM STUDENTS?	Rs. 25 LACS
3	REPAYMENT PERIOD OF CAN PENSION LOAN, AGE BELOW 65 YRS.	72 ONTHS
4	RETAIL LENDING SCHEME FOR DEFENCE PERSONAL ETC IS VALID UPTO DATE?	06 MNTHS
5	WITH HOW MANY AGENCIES OUR TIE UP HAS BEEN RENEWED ?	05
6	CANARA BUDGET LOAN MARGIN	NIL
7	ROI FOR CAN BUDGET	MCLR + 4.30% / 5.30%
8	HL ABOVE 30 LAKH UPTO 75 LAKH MARGIN AMOUNT	20%
9	FOR HOW MUCH PERIOD SUBIDY IN EDUCATION LOAN IS GIVEN	TILL MORITORIUM PERIOD
10	TIE UP WITH MAHINDRA TILL	JAN 2018

(NOTE : ABOVE RECALLED QUESTIONS DEFINITELY HELP YOU IN JUDGING YOURSELF TO DECIDE WHAT & WHERE TO START AND HOW TO PREPARE FOR THE EXAMINATION)

Take up one idea. Make that one idea your life—think of it, dream of it, live on that idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success - Swami Vivekananda

*****ALL THE BEST AND BEST OF LUCK*****