

# CAREER OPPORTUNITIES FOR CLERICAL POSITIONS IN APEX BANKS

Arti S

**W**e all know the importance of banks for a country and of banking services for a common man. Banks also provide a plethora of career opportunities to a large section of the population. We often come across notifications of manpower requirements in various banking entities belonging to the public sector. This article is devoted to clerical job opportunities in three apex banks of our country which we are familiar with.

## State Bank of India (SBI)

SBI is the biggest public sector Bank in India with a network of more than 22,000 branches and one fourth share of banking business in the country. It serves nearly 45 crore customers in one way or the other. SBI has a number of subsidiaries some of which are SBI Cards and Payment Services Limited, SBI Mutual Fund, SBI Life Insurance and SBI General Insurance. SBI also has presence in foreign countries such as Australia,



United States of America, United Kingdom, Germany, Japan, Hongkong, Singapore, Belgium, Canada, Saudi Arabia etc.

For its manpower needs SBI recruits large number of

personnel every year in various positions including technical and specialist positions. Junior Associate is a clerical position in SBI for which selection process is conducted usually on yearly basis. Vacancies are announced Statewise. If we analyse latest trends, more than 5,000 vacancies were advertised by the SBI in the last two years. The position of Junior Associate is open to graduates between the ages of 20 to 28 years. The selection procedure comprises two phases (i) Preliminary Examination which has three components viz. English Language, Numerical Ability and Reasoning Ability with a total of 100 questions to be attempted in a total of one hour with equal time divided for each section.

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## EN QUESTION OF THE WEEK

Readers' views elicited on important issues

Last date for entry submission: 12/10/2022

**FREE SUBSCRIPTION FOR WINNERS**

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**CAREER OPPORTUNITIES FOR CLERICAL ...**

The medium of this examination is English. From the merit list of the examination, candidates nearly ten times the number of vacancies are called for the Main Examination. (ii) The Main Examination is divided into 4 sections which are - General and Financial Awareness, General English; Quantitative Aptitude, Reasoning Ability & Computer Aptitude. The General English section has 40 questions and questions, of course are asked in English. The remaining sections have 50 questions each and the questions are set in multiple Indian languages to be made available according to the language of a particular State. To illustrate in the State of Odisha this test can be written in Oriya in addition to Hindi and English. Total test duration is 160 minutes.

**National Bank for Agriculture and Rural Development (NABARD)**

NABARD came into existence in the year 1982 to promote sustainable and equitable agriculture and rural development through financial and non-financial interventions. NABARD is not a commercial bank. It is a development bank for promoting rural prosperity. NABARD operates through its corporate office at Mumbai and through its regional and district offices across States and Union Territories.

Grade-A Officer and Development Assistant respectively are entry level positions for officers and clerks in NABARD. To apply for the post of Development Assistant, a candidate should have attained minimum 50% marks in Graduation and be between the age of 21 and 35 years. Eligible candidates are first required to appear in the Preliminary Examination which comprises test of English Language, test of Numerical Ability and test of Reasoning with composite time of one hour. Based on the performance in this Preliminary Examination, top scorers are called for the Main Examination having five sections - Reasoning, Quantitative Aptitude, General Awareness (with special reference to agriculture, rural development and banking), Computer Knowledge and Descriptive Test of English Language. Here, the total test duration is two hours of which half an hour is for the descriptive part. Except for the English part, the paper can be written in either Hindi or English. Final selection is based on the scores of the Main Examination. However those selected will also have to undergo a Language Proficiency Test in the official language of the State for which they have applied. This test is qualifying in nature and candidates not qualifying in this are not eligible for appointment. Those who have passed 10th or

12th standard with the said language are exempted from Language Proficiency Test subject to producing valid proof (mark sheet) for the same.

**Reserve Bank of India (RBI)**

Every country has a central bank to develop and regulate monetary policy, circulation of currency and ensure the financial health of the country. In India, the RBI has been established to perform these functions. RBI is the regulator of banking sector in our country and promotes transparency and qualitative customer service in banks. RBI has been in existence since 1935.

In RBI, 'Assistant' is the clerical position. State-wise vacancies are announced for Assistants as per requirement and recruitment is made through a defined selection process. Here also, the selection process has two phases of Preliminary and Main Examination. English Language, Numerical Ability and Reasoning Ability are covered in the former and tests of General Awareness, Computer Knowledge, Numerical Ability, English Language and Computer Knowledge are covered in the latter. The preliminary examination is of one hour whereas the Main Examination carries a time of 2 hours 15 minutes. All the above tests are computer based. There is negative marking for wrong answers.

**Factsheet**

- Age criteria described above are for general candidates. Certain relaxations in case of age and percentage of marks in graduation apply for specified categories.
- There is no interview in case of clerical positions. Selection is based on candidates' performance in Final/Main Examination.

**Clerical vs Officers Post**

There are many ambitious young people who prefer to apply only for officers' positions which obviously carry prestige and higher pay check. There is nothing wrong with this approach. However, few points need to be considered here.

Number of vacancies for officers in the above banks is usually much less than that of clerks. So the competition gets tougher with lesser probability of getting selected. Also the test structure is more comprehensive in case of officers so one has to prepare more topics. Also, you require intensive preparation for interview which is an additional part of selection process of officers.

RBI, SBI, and NABARD all of them have a defined promotion policy for promotion from clerical to officer cadre so those who join as clerks can look forward to become officers in few years by performing well at work and by participating in the promotion

process. As such, those who fulfil the eligibility criteria both for clerks and officers, may consider appearing in selection process for both. However it remains an individual choice.

**How to Prepare**

Except for the language part, numerical/quantitative problems and some general topics, whatever is asked in the above tests is not a part of our standard academic curriculum. As such, specific and dedicated preparation is required for any or all of the above tests. For first time candidates appearing for the above tests, the fundamental requirement is to understand the test pattern and question types as these are fairly standardized. A brief description of test structure in all the segments has been provided below-

**English Language:** The syllabus includes sentence correction, synonyms and antonyms, word meaning, phrases, sentence rearrangement and completion, fill in the blanks etc.

In the subjective part (NABARD), you'll be asked to write letter or report and essay for the given topics respectively. Précis writing will also be asked.

For English language section, your base material should be a good General English book. You should write letters and essays and show these to people who may give you honest review and suggest ways to improve wherever required. Enrich your vocabulary and learn basics of English grammar.

**Numerical Ability/Quantitative Aptitude:** There can be an overlap of syllabus between these two sections. Usually questions on ratio and proportion, data interpretation, time and distance, average, probability, simple and compound interest, time and work, time and distance, number system, geometry, percentage, problems on trains, partnerships, and simplification are asked. What you studied under mathematics up to your 10th standard has to be refreshed here. Practice questions from a mathematics book of CBSE/ICSE/State board.

**Reasoning Ability:** Questions may relate to interpretation of statements, analogy, row arrangement, odd man out, coding and decoding, symbols, blood relations, number series, concept of direction, statement and assumption/conclusion, puzzle etc. This section needs intensive preparation. Understanding the crux of the questions only would make you to answer correctly here. Guide books are available.

**Computer Knowledge/Aptitude:** Computers have become part and parcel of our life. We all know how to operate and work on a computer. Computers have become the backbone of the banking system too. Awareness about evolution of computers, computer parts, commands and command

groups (such as ctrl+alt+delete), networking of computers, cyber security, MS Office, Power Point, computer viruses, cyber frauds (phishing, malware etc.) and information security, various computer languages, internet, data analytics, e-commerce, social media should be useful.

**General Awareness:** A book on general knowledge should be your companion to know about important historical events and India's journey after independence, famous personalities, books and authors, currencies, capital cities, national monuments, Ramsar sites, geography, international treaties and conventions etc. which form this section. You also need to keep a track of recent events by reading newspapers and magazines.

For NABARD examination, the recommended additional topics are agriculture and rural development in India, plantation and horticulture, fisheries, forestry, animal husbandry, schemes to promote agriculture, doubling farmers' income etc.

**Financial Awareness:** Questions asked in this section may be on Indian and global economy, growth of banking, bank mergers, financial system, export and import, GDP, Forex reserves, government schemes like Pradhan Mantri Jan Dhan Yojana, role of regulators such as Reserve Bank of India, Securities and Exchange Board of India, Association of Mutual Funds of India, etc. Attentive reading of financial newspapers on a regular basis is required to do well in this section. To prepare for this part, referring the websites of RBI, NABARD, ICAR (Indian Council of Agriculture Research), and different ministries and departments may be helpful.

**Importance of Mock Tests**

The above tests containing multiple choice questions pose a challenge to find correct answers in a limited time. Within the allotted time, you have to read the question, understand it and then move to identify the right key. So, adequate practice is needed to perform well. Speed is as much important as accuracy. By solving mock tests/questions and reviewing your performance, you will know where you need to do better. If you are weak in a particular segment, you have to strengthen your preparation for it and if your speed is slow and you cannot complete the test in time, you will have to improve your speed with repeated practice. Remember, every second counts in this test, so learning how to optimize your time can be much helpful.

**Finding Resources**

There are banking examination guides published by various publishers. You may get hold of one or two of these. Guides devoted to each of the segments are also available in the market which will have to be bought individually. There are a

few competition magazines in the country which from time to time publish questions from previously held examinations which may be accompanied with answers. Mock papers are also provided. The advantage of such magazines also lies in providing you other useful inputs such as essays, facts and figures, snippets on recent events and success stories which may provide valuable lessons. Making your own notes should be part of your preparation strategy.

If you search the Internet, you will find descriptive syllabus, analysis of test patterns, previous years' questions, sample questions, mock tests and preparation advice from successful candidates and other people. However, you need to be wary of fraudsters including cyber fraudsters who seek your personal data and may try to fleece you.

A large number of candidates appear in the above examinations so the competition is indeed tough. But, there is also a population of non-serious candidates. Success in the above examination will depend on your seriousness in preparation. You should leave no stone unturned in making your place in the merit list of the preliminary examination so that you get a chance to qualify in the main examination. Since the examination pattern is similar for all the banks, your preparation for one examination will prove to be useful for another.

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