

CLERICAL JOB OPPORTUNITIES IN PUBLIC SECTOR BANKS

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Banking services in our country are expanding and both public and private sector banks are strengthening their network. However data shows that private banks have more of their branches in metros and other big cities whereas public sector bank(PSB) branches are present in every nook and corner of the country. The recruitment process in both kinds of banks also differs. Big private banks recruit through campus selection and manpower agencies with some reliance on contractual staff. The practices differ from one private bank to other. For Public Sector Banks the recruitment process is straight, standard and systematic. All their officer and clerical staff are full time regular employees.

Institute of Banking Personnel Selection (IBPS) with its office in Mumbai, has been entrusted to conduct recruitment examination for various positions in public sector banks. Banks advise number of vacancies to IBPS. IBPS holds selection tests at



different centres. Based on the performance in recruitment process and taking into account number of vacancies, IBPS prepares a list of candidates for recommending to respective banks for appointment. Banks after completion of formalities make job offer to these candidates. In normal course recruitment process for these banks is conducted annually. Recently IBPS has come out with a new notification for requirement of clerks in all 19 nationalized banks. List of these banks with location of their Head offices (in

bracket) is given below-

- Allahabad Bank (Kolkata)
- Canara Bank (Bengaluru)
- Indian Overseas Bank (Chennai)
- UCO Bank (Kolkata)
- Andhra Bank (Hyderabad)
- Central Bank of India (Mumbai)
- Oriental Bank of Commerce (Gurugram)
- Union Bank of India (Mumbai)
- Bank of Baroda (Vadodara)
- Corporation Bank (Mangalore)

- Punjab National Bank (New Delhi)
- United Bank of India (Kolkata)
- Bank of India (Mumbai)
- Dena Bank (Mumbai)
- Punjab & Sind Bank (New Delhi)
- Vijaya Bank (Bengaluru)
- Bank of Maharashtra (Pune)
- Indian Bank (Chennai)
- Syndicate Bank (Manipal)

Eligibility for Clerks in PSBs

Graduates from all disciplines are eligible to apply for the clerical positions advertised by IBPS. There is no condition for minimum requirement of marks. The graduate degree should have recognition of University Grants Commission. The applicant should be computer literate with operating and working knowledge in computer systems. For this candidates should have Certificate or Diploma or Degree in computer operations/language or she should have studied Computer / Information Technology as one of the subjects in the High School/College/Institute.

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While recruitment of probationary officers is on all India basis, clerical recruitments are state wise which includes union territories (UT) also. Candidates can apply for vacancies in any one State/ UT only. As per rules candidate should be proficient in the Official Language of the State/Union Territory. It means that the candidates should know how to read/ write and speak the Official Language of the State/Union Territory for which she has applied.

Selection process

All candidates fulfilling the abovementioned requirements will be first called to appear in a preliminary examination for which prescribed time is one hour. This test will be conducted online and will have questions of English language (30 questions), numerical ability (35 questions) and reasoning ability (35 questions). Your composite score will determine the merit but scoring minimum qualifying marks in each segment is also a must to be eligible for the next process. Depending on the number of vacancies IBPS will determine a cut off. Those who stand high in merit by crossing this cut off will have to appear in the main examination which too shall be a computer based online test. This test will contain questions of General and Financial Awareness (50 questions), General English (40 questions), Reasoning ability, Computer aptitude and quantitative aptitude (50 questions). Reasoning ability and Computer aptitude are put under one section with 50 questions in all. For main examination maximum permitted time is two hours and 40 (160) minutes. To qualify a candidate should score minimum prescribed score in all the sections individually. Minimum composite score is also prescribed. Except for the English part all other questions will be available both in Hindi & English. As both preliminary and main examinations will have objective type multiple choice questions only, the candidate has just to choose the right answer to be marked in answer sheet. There won't be any need of writing descriptive answers.

There is provision of negative marking. For every wrong answer the candidate will lose ¼ mark. It means if there are 4 wrong answers 1 mark will be deducted. As such the test has to be attempted carefully and diligently with the objective of maximizing your score. Qualifying in the merit list of preliminary examination is critical because only then you may appear in the main examination. Final selection will be on the basis of marks scored in the final examination. Since 2016 there are no interviews for selection to

clerical positions in public sector banks. Thus the complete selection process takes less time now. Indicative coverage under different segments is given below-

English: Questions on comprehension, vocabulary, grammar, verbal ability and sentence formation are included in this section. Under grammar problems may relate to tenses, articles, prepositions, degrees of comparison, subject-verb agreement, conjunctions, parts of speech, standard construction, adverbs, etc. English is part of both preliminary and main examination. The pattern shows that difficulty level of questions in main examination is higher than preliminary examination.

General awareness: This section tests your knowledge of environmental and social issues, famous people and events etc. Questions may relate to dates of historical events, inventions and discoveries, developments at national and international level, basic geography, eminent authors and artists etc.

Financial awareness: Banks deal with financial matters. So candidates are expected to have some awareness of finance related issues. Questions may relate to economy, banking landscape (consisting of different banks like Reserve Bank, Payment banks etc.), budget, population, role of organizations like SEBI, NPCI, IRDA, NITI Ayog among others.

Reasoning Ability: Questions under reasoning section are meant to check your analytical and problem solving skills. Based on given information which may be in form of text or data, you'll be required to draw the right conclusion. Questions may relate to verbal and visual (non-verbal) reasoning, consisting of letter and number series, analogy, time sequence, finding the odd (unmatching) information etc.

Numerical ability: This section deals with numbers and basic mathematical functions like addition, subtraction, multiplication and division. You may be asked to find the missing or next number in a particular series, calculate ratios, fractions etc.

Quantitative aptitude: It measures your accuracy in mathematical calculations. The problems posed will be from pure numeric calculations to problems of arithmetic, algebra, geometry, graph and table; percentage etc. The questions in are usually of SSC (10th) standard.

Placements

Banks offer their services through branches and alternate delivery channels. Alternate delivery channels mean ATMs, Points of Sale etc. Banks' basic function is to accept deposits and provide loans. In addition to these, banks are also

involved in business of foreign exchange, letter of credit, issuance of guarantees, credit cards, depository services, financial inclusion, selling of gold, mutual funds, insurance policies etc.

Usually career of a clerk in public sector banks begins with induction training. Almost every bank has its own training institute at different locations in the country. The duration of training can be one to two weeks. The training programme covers topics like laws and practices related to banking; know your customer policies, deposit and loan schemes, customer service essentials etc. Since most of the banking is now technology driven, your training will include working on bank's technology platform like Finacle, Flexicube as the case may be. You will also be trained in soft skills like communication, team work etc. After this induction training you'll get opportunities to attend many more trainings in the course of your career.

Your first posting is likely to be in a branch mostly in deposit section where your job will be to open current, savings bank /term deposit accounts and provide other related services to customers. Some of you may also be posted in cash and other sections. Most of your learnings will be at job.

Career progression

There are not many organizations in the world which allow people to move up in higher cadre, limiting the growth within a particular cadre only. For example in a number of organizations a person who has joined as a clerk can get promoted to become a senior clerk or head clerk but can never become an officer. Public sector banks are very liberal in this regard. Every clerk, subject to fulfillment of requirements, has the opportunity to become an officer. More and more senior people are retiring from public sector banks making way for juniors to move up on the ladder. In many banks clerks with 2-3 years of service are getting the chance to join officer cadre in junior management. After junior management comes the middle management followed by senior management. Highest is top executive grade consisting of deputy general managers & general managers. After becoming a general manager the next opportunities are positions of executive director (ED) and then managing director (MD). It may appear surprising but there have been cases of people joining a public sector bank as clerk and rising up to the position of ED or MD.

If you want quick promotion you should clear CAIIB examination at the earliest. Only practicing bankers are allowed to take this professional examination which is in two parts of three papers each. The exam is held every half year and is conducted by

the Indian Institute of Banking & Finance. Other than this good understanding of banking business, principles and products will definitely help you in your promotion from clerical to officer cadre and then promotion to higher scales in officer cadre.

Once you become an officer you may be posted to any part of the country, though banks try to keep their junior officers in their home state and nearby. Opportunity to work at foreign branches is also available in banks with overseas presence.

Your experience as a clerk may provide you weightage when you appear for interviews for officers' position in other banks and financial institutions.

Traits for success

To become a successful career banker you should be customer friendly with good communication & interpersonal skills. Affinity with numbers, patience and willingness to learn are other helpful traits to grow and succeed.

Examination strategy

The psychometric testing model adopted by IBPS is meant to check the grasping power, accuracy and speed of the candidates. The good news is that these are not inherent characteristics. With some effort everyone can develop these which will help you in this test and also help in your future career and other walks of life.

You may devise a simple three part strategy for qualifying in this examination-

1) **Understand & assess:** Get a thorough understanding of the test pattern and types of questions to be covered in each segment of the preliminary and main examination. By knowing this you can make comprehensive preparation leaving nothing to chance. This information is easily available with friends who may already have appeared in such tests. You should also refer to websites, competition books & guides etc. Once you know this you should assess where you stand with your areas of strengths and weaknesses. This should be an objective and realistic assessment. It is obvious that weaker areas will require more efforts. IBPS clerical examination is a simple test but to do well we should know what it covers.

2) **Read:** Go through old question papers, model/sample solved papers showing how solutions have been arrived. This is very important in case of questions relating to reasoning, numerical ability and quantitative aptitude. Studying and analyzing the solution pattern will tune your mind to find right answers in a systematic way. For general and

financial awareness you will need to have a good reference book and read newspapers on a regular basis. Similarly for English get hold of a grammar book for SSC students. In addition you may keep one guide exclusively meant for this particular examination. Good competition magazines may also help you in this regard. There is no huge financial investment required to prepare for this examination.

3) **Practice:** To do well in the examination you need intense practice particularly to check and build up your speed. Model question papers will let you do this. While attempting multiple such papers you will come to know where you need to improve. Please note that every question has only one right answer which is based on some reason. Your answer will be correct if you find that reason and it will come through practice. Internet offers many free resources. Practice both offline and online. When you're in advanced stage of your preparation, solve few practice papers in simulated environment. It means you'll attempt the paper as if you're attempting the real examination in the given time frame. There are two different approaches to solve multiple option questions. Under selection method right answer is spotted as there is no doubt about it. In elimination method we ignore the answers which do not appear right and thus zero in on the possible correct answer.

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SSC CGL (Tier - 2) Online Re-exam Paper - 2016**ANSWER KEY**

33. 1	49. 2	65. 1
34. 3	50. 3	66. 3
35. 2	51. 2	67. 2
36. 1	52. 1	68. 2
37. 4	53. 2	69. 2
38. 2	54. 3	70. 4
39. 1	55. 1	71. 2
40. 1	56. 2	72. 4
41. 3	57. 2	73. 1
42. 2	58. 1	74. 3
43. 2	59. 3	75. 3
44. 1	60. 2	76. 4
45. 1	61. 3	77. 1
46. 4	62. 2	78. 1
47. 4	63. 2	
48. 3	64. 2	

Test of General Awareness (useful for IBPS (Clerks & Officers)/SBI/SSC/UPSC Exams.)**ANSWER KEY**

37. D	45. B	53. C
38. D	46. B	54. A
39. A	47. D	55. A
40. B	48. A	56. B
41. D	49. B	57. B
42. D	50. A	58. C
43. D	51. B	59. D
44. A	52. B	60. D