

For Junior Associates (Customer Support & Sales)

**Editorial Board** 

Samanya Gyan Darpan

UPKAR PRAKASHAN, AGRA

## **Introducing Direct Shopping**

Now you can purchase from our vast range of books and magazines at your convenience:

- Pay by Credit Card/Debit Card or Net Banking facility on our website www.upkar.in OR
- Send Money Order/Demand Draft of the print price of the book favouring 'Upkar Prakashan' payable at Agra. In case you do not know the price of the book, please send Money Order/Demand Draft of ₹ 100/- and we will send the books by VPP (Cash on delivery).

(Postage charges FREE for purchases above ₹ 100/-. For orders below ₹ 100/-, ₹ 20/- will be charged extra as postage)

© Publishers

#### **Publishers**

## UPKAR PRAKASHAN

Head Office: 1 State Bank Colony, Near Khandari, Agra-Mathura Bye-pass, AGRA-282 005

Regd. Office: 2/11A, Swadeshi Bima Nagar, AGRA-282 002

**Phone**: 2530966, 2531101

E-mail: care@upkar.in, Website: www.upkar.in

**Branch Offices:** 

4845, Ansari Road, Daryaganj, Paras Bhawan 16-11-23/37, Moosarambagh, Teegan New Delhi—110 002 (First Floor), Guda, Opp. RTA Office Main Road,

Phone: 011–23251844, Khazanchi Road, Beside–Union Bank

43259035 Patna – 800 004 Hyderabad – 500 036 (T. S.)

**Phone**: 0612-2303340 **Phone**: 040–24557283

8-310/1, A. K. House, Heeranagar, Haldwani, Distt.—Nainital—263 139 (Uttarakhand) Mob.: 7060421008

- The publishers have taken all possible precautions in publishing this book, yet if any mistake
  has crept in, the publishers shall not be responsible for the same.
- This book or any part thereof may not be reproduced in any form by Photographic, Mechanical, or any other method, for any use, without written permission from the Publishers.
- Only the courts at Agra shall have the jurisdiction for any legal dispute.

ISBN: 978-93-85888-57-1

**Code No. 1906** 

Printed at: UPKAR PRAKASHAN (Printing Unit) Bye-pass, AGRA

# **Contents**

Practice Set–1	 3–10
• Practice Set–2	 11–19
• Practice Set–3	 20–28
Practice Set–4	 29–37
• Practice Set–5	 38–46
• Practice Set–6	 47–55
• Practice Set–7	 56–64
• Practice Set–8	 65–73
• Practice Set–9	 74–81
• Practice Set–10	 82–89
• Practice Set–11	 90–98
• Practice Set–12	 99–106
• Practice Set–13	 107–114
• Practice Set–14	 115–122
• Practice Set–15	 123–130
Practice Set–16	 131–139
Practice Set–17	 140–147
• Practice Set–18	 148–155
Practice Set–19	 156–164
• Practice Set–20	 165–175

## **General Information**

## ELIGIBILITY CRITERIA

(A) Age LIMIT: (As on stipulated date)

Not below 20 years and not above 28 years.

## Relaxation of Upper Age Limit :

Sr. No.	Category	Age relaxation
1.	Scheduled Caste/Scheduled Tribe	5 years
2.	Other Backward Classes (OBC)	3 years
3.	PwBD (Gen/EWS)	10 years
4.	PwBD (SC/ST)	15 years
5.	PwBD (OBC)	13 years
6.	Ex-Servicemen/Disabled Ex- Servicemen	Actual period of service rendered in defense services + 3 years, (8 years for Disabled Ex-Servicemen belonging to SC/ST) subject to maximum age of 50 years.
7.	Widows, Divorced women and women judicially separated from their husbands and who are not remarried.	7 years (subject to maximum age limit of 35 years for General/EWS, 38 years for OBC and 40 years for SC/ST candidates).
8.	Trained Apprentices of SBI	SC/ST-6 years, OBC-4 years, GEN/EWS-1 year, PwBD (SC/ST)-16 years, PwBD (OBC)-14 years, PwBD (Gen/EWS)-11 years.

#### Note:

- (i) Cumulative age relaxation will not be available either under the above items or in combination with any other items.
- (ii) Candidates seeking age relaxation are required to submit copies of necessary certificate(s) at the time of joining if qualified. **No change in the category of any candidate is permitted after registration of online application.** No correspondence/email/phone will be entertained in this regard.
- (iii) **Trained Apprentice of SBI**: Relaxation in upper age limit will be applicable to trained Apprentice of SBI who has completed the apprenticeship successfully in SBI on or before stipulated date and his/her conduct and performance is found to be satisfactory during the entire training period. Successful completion of Apprenticeship training refers to passing of skill evaluation test (Trade Test) and Obtention of joint National Apprenticeship Certificate jointly issued by SBI-NSDC/BFSI-SSC.

## (B) Essential Academic Qualifications: (As on stipulated date)

Graduation in any discipline from a recognised University or any equivalent qualification recognised as such by the Central Government.

Candidates having integrated dual degree (IDD) certificate should ensure that the date of passing the IDD is on or before stipulated date.

## Note:

- (a) The date of passing eligibility examination will be the date appearing on the mark sheet/certificate or provisional certificate issued by the University/Institute. In case the result of a particular examination is posted on the website of the University / Institute, a certificate issued by the appropriate authority of the University / Institute indicating the date on which the result was posted on the website will be taken as the date of passing.
- (b) Matriculate Ex-servicemen, who have obtained the Indian Army Special Certificate of Education or corresponding certificate in the Navy or Air Force, after having completed not less than 15 years of service in Armed Forces of the Union are also eligible for the post. Such certificates should be dated on or before stipulated date.

#### SELECTION PROCEDURE

The selection process will consist of online test (preliminary & main exam.) and test of specified opted local language.

**Phase-I: Preliminary Examination:** Preliminary Examination (online) consisting of Objective Tests for 100 marks will be conducted online. This test would be of 1-hour duration consisting of 3 Sections as follows:

Sr. No.	Name of Test	No. of Questions	Maximum Marks	Duration
1.	English Language	30	30	20 min.
2.	Numerical Ability	35	35	20 min.
3.	Reasoning Ability	35	35	20 min.
	Total	100	100	1 hour

Each test will have a separate timing as mentioned above. There will be negative marks for wrong answers in the Objective tests. 1/4th of mark assigned for question will be deducted for each wrong answer. No minimum qualifying marks are prescribed for individual test OR for aggregate score. Section wise marks will not be maintained.

Adequate number of candidates in each category as decided by the Bank (approximately 10 times the numbers of vacancies subject to availability) will be shortlisted for the Main Examination from the list of all candidates arranged in descending order of aggregate marks scored.

Phase - II: Main Examination:

The structure of main examination (online objective type) would be as follows:

Sr. No.	Name of Tests	No. of Questions	Maximum Marks	Duration
1.	General/Financial Awareness	50	50	35 min.
2.	General English	40	40	35 min.
3.	Quantitative Aptitude	50	50	45 min.
4.	Reasoning Ability & Computer Aptitude	50	60	45 min.
	Total	190	200	2 hrs. 40 min.

Each test will have separate timing as mentioned above.

There will be negative marks for wrong answers in the Objective tests. 1/4th mark will be deducted for each wrong answer.

Candidates are required to score a minimum percentage marks on aggregate (For SC/ST/OBC/ PwBD/ESM/ DESM candidates, 5% relaxation available thereon). Minimum qualifying marks on aggregate will be as decided by the bank.

Trained apprentices of SBI may be given weightage in the Main Examination by awarding 2.5% of the maximum marks (*i.e.*, 5 marks out of 200 marks) as bonus marks. The bonus marks will be added to the aggregate score of the candidate to arrive at the final aggregate

score. These bonus marks will be given only if an apprentice has completed the apprenticeship in SBI successfully on or before stipulated date and his/her conduct and performance is found to be satisfactory during the entire training period. Successful completion of Apprenticeship training refers to passing of skill evaluation test (Trade Test) and Obtention of joint National Apprenticeship Certificate jointly issued by SBI-NSDC/BFSI-SSC.

Merit list will be drawn state wise, category wise. Candidates qualified in the test (main examination) will be placed according to their aggregate marks in descending order in respective States and Categories.

**Note**: Other detailed information regarding the examination will be given in the 'Acquaint Yourself' booklet, which will be made available to the eligible candidates along with the call letter for the test.

**Test of specified opted local language :** Those who qualify for selection and produce 10th or 12th standard mark sheet/certificate evidencing having studied the specified opted local language will not be subjected to any Language test. In case of others (qualified for selection), specified opted local language test will be conducted after provisional selection but before joining. Candidates who fail to qualify this test will not be offered appointment. Candidates not found proficient in specified opted local language would be disqualified.

Provisional Selection (Subject to qualifying specified opted local language)

The marks obtained in the Preliminary Examination (Phase-I) will not be added for the selection and only the aggregate marks obtained in Main Examination (Phase-II) will be considered for preparation of the final merit list. Provisional selection will be made on the basis of candidate's performance in the test (main examination).

## Final Selection will be subjected to:

- (i) Verification of eligibility for the post and information furnished in the online application.
- (ii) Qualifying in test of specified opted local language, where applicable, as detailed above.

Results of the candidates who have provisionally qualified for selection will be made available on the Bank's website.