

# **THE PUNJAB STATE COOPERATIVE BANK LIMITED, SCO NO. 175-187, SECTOR 34-A, CHANDIGARH.**

## **PUBLIC NOTICE**

### **RECRUITMENT OF SENIOR MANAGERS, MANAGERS, INFORMATION TECHNOLOGY OFFICERS, CLERK-CUM-DATA ENTRY OPERATORS AND STENO TYPISTS IN THE PUNJAB STATE COOPERATIVE BANK LIMITED AND DISTRICT CENTRAL COOPERATIVE BANKS IN THE STATE OF PUNJAB**

Online applications on prescribed proforma are invited for filling up various posts on regular basis in The Punjab State Cooperative Bank Limited and various District Central Cooperative Banks in the State of Punjab, as per detail below:-

Eligible applicants may submit their applications online up to 20.05.2021 upto 11.59 p.m. in the prescribed online format using the link available at [www.pscb.in](http://www.pscb.in)

**1. MINIMUM QUALIFICATION / ELIGIBILITY CRITERIA** for each category of post will be as per the The Punjab State Cooperative Financing Institutions Service Rules, 1958 & The Punjab State Cooperative Financing Institutions Service (Common Cadre) Rules, 1970-71 and as ammended from time to time, which is reproduced as under:-

<b>Name of the Post</b>	<b>No. of Posts</b>	<b>Eligibility Criteria</b>
<b>Senior Manager</b>	<b>40</b>	Post Graduate with 50% Marks from any recognized University OR MFC / MBA 50% Marks from any recognized University OR Chartered Accountant OR Graduate with 55% Marks from any recognized university's OR Graduate with 50% Marks from any recognized University, and CAIIB (Both Parts). Candidate must have passed Punjabi language of

		<p>Matric Standard.</p> <p>AND</p> <p>Candidate who has not passed Punjabi language of Matric Standard shall have to pass the same within two years from the date of appointment.</p> <p>AND</p> <p><b><u>Essential Experience etc.</u></b></p> <p>Candidate must have been recruited directly as a scale-I officer i.e. Probationary Officer/ Management Trainee or equivalent and should possess minimum five years' experience of working as Scale I or higher scale Officer in any public sector bank.</p> <p>OR</p> <p>Minimum five years' experience as Assistant Manager/Manager in Punjab State Cooperative Bank or any Central Cooperative Bank in the State of Punjab.</p> <p>OR</p> <p>Minimum 5 years' experience as Grade-A Officer in NABARD/RBI.</p>
<b>Manager</b>	<b>60</b>	<p>Post Graduate with 50% Marks from any recognized University.</p> <p>OR</p> <p>MFC / MBA 50% Marks from any recognized University.</p> <p>OR</p> <p>Chartered Accountant</p> <p>OR</p> <p>Graduate with 55% Marks from any recognized University.</p> <p>OR</p> <p>Graduate with 50% Marks from any recognized University and CAIIB (Both Parts).</p> <p>AND</p> <p>Candidate must have passed Punjabi language of Matric Standard.</p>
<b>Information Technology Officer</b>		<p>50% marks/equivalent Grade in MCA/M.Sc. Information Technology from any recognized University.</p> <p>OR</p>

	<b>7</b>	55% marks/equivalent Grade in B.E. / B.Tech. / B.Sc. Engineering degree from a recognized University in Computer Science / Information Technology / Electronics & Communication Engineering. AND Candidate must have passed Punjabi examination of Matriculation standard.
<b>Clerk-cum-Data Entry Operator</b>	<b>739</b>	Graduation (2 <sup>nd</sup> Division) (any stream), OR Post Graduation pass (any stream) AND Diploma/ Certificate (Minimum 6 months) in Computer from an Institute having ISO Certification AND Should have passed Punjabi Language examination of Matriculation standard.
<b>Steno-typists</b>	<b>10</b>	Graduation (2 <sup>nd</sup> Division) (any stream) OR Post Graduation pass (any stream) AND Diploma/ Certificate (Minimum 6 months) in Computer from an Institute having ISO Certification AND Punjabi and English Short hand speed @ 80 w.p.m. and transcription @ 20 w.p.m. AND Should have passed Punjabi Language examination of Matriculation standard.

## **2. The number of posts to be filled in each category for all cadres**

<b>Sr No</b>	<b>Category</b>	<b>CDEO</b>	<b>Sr. Manager</b>	<b>Manager</b>	<b>ITOs</b>	<b>Steno-Typist</b>
<b>1.</b>	<b>Scheduled Caste</b>					
(i)	R&O	42	3	4	0	2
(ii)	M&O	56	3	4	0	0

(iii)	R&O(Women)	35	2	2	1	1
(iv)	M&O(Women)	33	2	2	0	0
						0
<b>2.(i)</b>	<b>BC</b>	42	3	3	1	0
(ii)	BC(Women)	32	2	3	0	1
<b>3.</b>	Ex- Serviceman(General)	23	2	2	0	1
<b>4.</b>	Ex- Serviceman(SC)	30	1	3	1	0
<b>5.</b>	Ex- Serviceman(BC)	15	1	1	0	0
<b>6.</b>	Ex- Serviceman(General)W	34	1	2	0	0
<b>7.</b>	Ex- Serviceman(SC)W	1	0	0	0	0
						0
<b>8.</b>	Ex- Serviceman(BC)W	0	0	0	0	0
<b>9.</b>	<b>Physically Handicaped</b>					
(i)	Blindness and low vision	4	0	1	1	0
(ii)	Deaf and Hard of hearing	6	0	0	0	0
(iii)	Locomotive disability	3	1	1	0	0
(iv)	Intellectual Disability	3	0	1	0	0
	Blindness and low vision (W)	7	0	0	0	0
(vi)	Deaf and Hard of hearing(W)	2	1	1	0	0
(vii)	Locomotive disability(W)	4	0	1	0	0
(viii)	Intellectual Disability(W)	2	0	1	0	0
						0
<b>10.</b>	FREEDOM FIGHTER	4	0	0	0	0
<b>11.</b>	FREEDOM FIGHTER(W)	8	1	1	0	0
<b>12.</b>	SPORTS(General)	8	0	2	0	0
<b>13.</b>	SPORTS(General)W	8	0	0	1	0
<b>14.</b>	SPORTS(SC)	11	1	0	0	0
<b>15.</b>	SPORTS(SC)W	0	0	0	0	0
<b>16.(i)</b>	<b>ECONOMIC WEEKER SECTION</b>	53	3	4	0	0
(ii)	ECONOMIC WEEKER SECTION(W)	23	1	2	0	1
<b>17.(i)</b>	General	174	8	13	1	3
(ii)	General(W)	76	4	6	1	1
		<b>739</b>	<b>40</b>	<b>60</b>	<b>7</b>	<b>10</b>
<b>Total</b>				<b>856</b>		

Note: For taking the benefit of the reservation, the candidate must have the domicile of Punjab, at the time of filing of application.

### **3. THE TERMS AND CONDITIONS:-**

- Candidate must have educational qualifications and required experience to apply for the post he/she is applying for, on the last date of submission of application.
- Educational qualification as per detail mentioned against the category of post, must be from a recognized University / Board.
- To qualify in the written examination, candidates of all categories except SC category would be required to score at least 40% minimum marks. For SC category candidates the minimum qualifying marks will be 35%.
- Non-Refundable application fee Rs.1400/- for all categories other than SC. For SC candidates fee is Rs.700/- .
- Candidate willing to apply for more than one post shall be required to submit separate applications for each post along with the requisite fee for each post.
- Age Limit: Minimum 18 years and Maximum 37 years. The Upper Age Limit shall be 42 years in case of candidates belonging to Scheduled Caste category OR already employed in the service of another Cooperative Institution of Punjab. However, the upper age limit for the candidates employed in The Punjab State Cooperative Bank Ltd. Chandigarh and those employed in the service of District Central Cooperative Banks of Punjab shall be 47 years. Relaxation in upper age limit for Ex-serviceman candidates shall be as per Punjab Govt. rules. The upper age limit in all the above cases shall be considered on the first day of January 2021 i.e. 01.01.2021.
- Reservation for various Categories shall be applicable for the posts in each bank as per Punjab Govt. policy/ guidelines regarding reservation.
- Posts of Senior Manager, Manager and Information Technology Officer are Common Cadre posts of The Punjab State Cooperative Bank Ltd. Chandigarh and the appointed candidates may be posted in The Punjab state Cooperative Bank or any District Central Cooperative Bank in the State of Punjab.

- Posts of the Clerk cum Data Entry Operators are in the District Central Cooperative Banks of Punjab and Punjab State Cooperative Bank Ltd., Chandigarh.
- Posts of Steno-typists are in the Punjab State Cooperative Bank Ltd., Chandigarh.
- Selected candidates for the post of Clerk-cum-Data Entry Operators will be allocated to these banks through counselling on the basis of merit of written test.
- For the post of steno-typist there will be separate Punjabi and English Shorthand skill test after merit of written test. A speed @ 80 w.p.m. and transcription @ 20 w.p.m. is required. The number of candidates to be called for skill test will be ten times the number of vacancy.
- Choice of posting station for Clerk-cum-Data Entry Operators will be strictly based on merit and the station to be opted at the time of counselling and will not be changed thereafter.
- Selection will be based solely on merit of written test. There shall be no interview. There shall be Punjabi and English Shorthand skill test for the post of steno-typists in addition to written test. The skill test will be a qualifying test only.
- Selected candidates will get fixed monthly emoluments (i.e. said emoluments shall not include any Grade Pay, annual increment or any other allowance except the travelling allowance as per entitlement of the post held by such employee) during three year of probation period based on the rules of the bank and shall be governed in accordance with the letter dated 17.07.2020 issued by the Government of Punjab in this regard.
- The Minimum Pay Admissible to be given to the fresh recruitment/ appointment will be as under:-

Sr. No.	Category Post	Pay Matrix and Minimum Pay Admissible as per the Punjab Govt. FD letter dated 17.07.2020.
1.	Senior Manager	35400
2.	Manager	29200
3.	Information and Technology Officer	25500
4.	Steno Typist.	21700
5.	Clerk-cum-Data Entry	19900

	Operator (CDEO)	
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#### **4. GENERAL INSTRUCTIONS FOR THE CANDIDATES:**

1. The candidates should reach the examination centre One hour before the start of the examination. At the examination centre, the candidate has to produce his/her E-admit card pasted with coloured passport size photograph and duly attested by self along with original and valid identity proof, which may be anyone out of the following: Driving license, Voter ID Card, Passport, PAN Card, or Aadhar card (No coloured photo copies will be allowed).
2. The candidate must satisfy himself/herself, that he/she fulfils all the eligibility conditions for the post. Mere appearing in the written test and qualifying the written test does not entitle him/her for appointment to the post. The selection will be subject to his/her being found eligible for the post. Verification of original documents would be done at the time of counselling. The purpose would be to verify different records regarding identification, age, qualifying examination, state of eligibility, category etc., of the candidate. On failing to establish any of the documents at the time of counselling the candidate will not be considered for recruitment.
3. The Question Paper will comprise of multiple choice questions with one correct answer. The candidate will mark his/her correct choice on the OMR sheet provided to him/her at the examination venue. The duration of the paper will be of 120 minutes. There will be a penalty for wrong answers marked on the OMR answer sheet. For each question for which a wrong answer has been given by the candidate, 1/4th or 0.25 of marks assigned to that question will be deducted as penalty. If for any question, a candidate gives more than one answer, it will be treated as wrong even if one of the given answer happens to be correct and there will be the same penalty of 0.25 of the marks assigned to that question. If a question is left un-attempted, that is no answer is given by the candidate, there will be no penalty for that question.

4. No candidate will be allowed to appear in the examination without E-admit card and identity proof in original.
5. No TA, DA will be paid for the journey performed for the written test / counselling.
6. Books, written notes, calculator, mobile phones and other electronic devices etc. will not be permitted to be carried in the examination hall.
7. Date of written test will be communicated later on through public notice and through bank website.
8. Candidates are advised to visit the bank web-site [www.pscb.in](http://www.pscb.in) regularly.
9. The exact venue will be informed to the candidates through the E-Admit cards. The candidate shall make their own arrangement for travel/boarding etc. The test shall be conducted in the State of Punjab only.
10. Request for change of test centre / city shall not be entertained. Candidates are advised not to canvass for the same.

## **5. SYLLABUS FOR TEST**

### **I. Syllabus for written examination to be held for the post of SENIOR MANAGER**

#### **Objective Paper**

Sr. No.	Subjects	Marks
1.	Banking	40
2.	Computer application	10
3.	Reasoning ability	10
4.	Quantitative aptitude	10
5.	General awareness	20
6.	English	10
Total		100

**Detailed Contents of Syllabus for written examination to be held for the posts of SENIOR MANAGER.**



## **1. BANKING**

Impact of Government Policy and Regulation on Banking and the Financial-Services Industry, Measuring and Evaluating the Performance of Banks, Prudential Norms, Asset-Liability Management, Managing the Investment Portfolios and Liquidity Positions of Bank, Liquidity and Reserve Management, Managing and Pricing Deposit Services, Providing Loans to Businesses and Consumers, Risk Management, Balance Sheet Management, International Banking, Treasury Management, Economic analysis, Business mathematics, Human resource management, Credit management, Advanced Money, Banking and Cooperative Act.

## **2. COMPUTER APPLICATION**

Basic computer operations, classification of computers, input devices, output devices, Computer hardware and software, memory of computer, storage, processing of data, number system and computer languages, operating systems, networking, internet and e mail, maintenance and security.

## **3. REASONING ABILITY**

This section judges the candidate on their reasoning abilities and mental aptitude. Mentioned below are the various categories across which questions can be asked:

### **Verbal**

Number Series, Alphabet Series, Test of Direction Sense, Coding-Decoding, Number Ranking, Arithmetical Reasoning, Problem on Age Calculation, Blood Relations, Analogy, Decision Making etc.

### **Non-Verbal**

Non Verbal Series, Mirror Images, Cubes and Dice, Grouping Identical Figures, Embedded Figures etc.

## **4. QUANTITATIVE APTITUDE**

This section checks the quantitative and mathematical skills of the candidate. The questions asked in the entrance exam are from the following categories:

Number System, HCF, LCM, Simplification, Decimal Fractions, Ratio and Proportions, Unitary Method, Percentage, Time and Distance, Time and Work, Profit and Loss, Average, Simple and Compound Interest, Mensuration (2D and 3D), Algebra, Data Interpretation.

## **5. GENERAL AWARENESS**

This section tests the candidate on their awareness of the world around them. Questions are asked mainly from the following categories:

Current Affairs (National and International), Major Financial/Economic News, Budget and Five Year Plans, Who's Who, Sports, Economy and Geography with special reference to Punjab, Awards and

Honours, Science - Inventions and Discoveries, Abbreviations, History and culture with special reference to Punjab, International and National Organisations.

## **6. ENGLISH**

The candidates are gauged on the language abilities and understanding of English grammar in this section. Questions are asked mainly from the following categories:

Error correction, Tenses, Sentence rearrangement, Fill in the blanks with modals, Articles and prepositions etc., Comprehension, Vocabulary, Synonyms, Antonyms.

**Note: - The above syllabus is indicative of the broad pattern of the examination, there may be some deviation in allocation of marks / weightage across different topics mentioned.**

### **II. Syllabus for written examination to be held for the post of MANAGER**

#### **Objective Paper**

Sr. No.	Subjects	Marks
1.	Computer application	10
2.	Reasoning ability	15
3.	Quantitative aptitude	15
4.	General awareness and Banking	35
5.	Punjabi	10
6.	English	15
Total		100

### **II. Syllabus for written examination to be held for the posts of MANAGER: -**

#### **1. COMPUTER APPLICATION**

Basic computer operations, classification of computers, input devices, output devices, Computer hardware and software, memory of computer, storage, processing of data, number system and computer languages, operating systems, networking, internet and e mail, maintenance and security.

#### **2. REASONING ABILITY**

This section judges the candidate on their reasoning abilities and mental aptitude. Mentioned below are the various categories across which questions can be asked:

### **Verbal**

Number Series, Alphabet Series, Test of Direction Sense, Coding-Decoding, Number Ranking, Arithmetical Reasoning, Problem on Age Calculation, Blood Relations, Analogy, Decision Making etc.

### **Non-Verbal**

Non Verbal Series, Mirror Images, Cubes and Dice, Grouping Identical Figures, Embedded Figures etc.

## **3. QUANTITATIVE APTITUDE**

This section checks the quantitative and mathematical skills of the candidate. The questions asked in the entrance exam are from the following categories:

Number System, HCF, LCM, Simplification, Decimal Fractions, Ratio and Proportions, Unitary Method, Percentage, Time and Distance, Time and Work, Profit and Loss, Average, Simple and Compound Interest, Mensuration (2D and 3D), Algebra, Data Interpretation.

## **4. GENERAL AWARENESS AND BANKING**

This section tests the candidate on their awareness of the world around them. Questions are asked mainly from the following categories:

Current Affairs (National and International), Major Financial/Economic News, Budget and Five Year Plans, Who's Who, Sports, Economy and Geography with special reference to Punjab, Awards and Honours, Science - Inventions and Discoveries, Abbreviations, History and culture with special reference to Punjab, International and National Organisations.

The questions regarding banking and Cooperative Societies Act will be general in nature.

## **5. PUNJABI**

ਮੁਹਾਵਰੇ ਅਤੇ ਅਖਾਣ, ਦਿੱਤੇ ਹੋਏ ਵਾਕਾਂਜਾਂ ਸ਼ਬਦਾਂ ਨੂੰ ਸੁਧ ਕਰਨਾ, ਵਾਕਵਟਾਂਦਰਾ (ਵਾਕਾਂ ਨੂੰ ਦਿੱਤੀਆਂ ਹੋਈਆਂ ਹਦਾਇਤਾਂ ਅਨੁਸਾਰ ਬਦਲਣਾ), ਵਿਸ਼ਰਾਮ ਚਿੰਨ੍ਹ ਲਗਾਉਣਾ, ਅਗੇਤਰ, ਪਿਛੇਤਰ, ਬਹੁ ਆਰਥਕ ਸ਼ਬਦ, ਸਮਾਨਆਰਥਕ ਸ਼ਬਦ, ਵਿਰੋਧੀ ਸ਼ਬਦ, ਬਹੁਤੇ ਸ਼ਬਦਾਂ ਦੀ ਥਾਂ ਇੱਕ ਸ਼ਬਦ, ਲਿੰਗ-ਪੁਲਿੰਗ, ਇਕਵਚਨ-ਬਹੁਵਚਨ ਆਦਿ।

## **6. ENGLISH**

The candidates are gauged on the language abilities and understanding of English grammar in this section. Questions are asked mainly from the following categories:

Error correction, Tenses, Sentence rearrangement, Fill in the blanks with modals, articles and prepositions etc., Comprehension, Vocabulary, Synonyms, Antonyms.

**Note: - The above syllabus is indicative of the broad pattern of the examination, there may be some deviation in allocation of marks / weightage across different topics mentioned.**

**III. Syllabus for written examination to be held for the post of INFORMATION TECHNOLOGY OFFICER**

**Objective Paper**

Sr. No.	Subjects	Marks
1.	Information Technology and Computer Application	45
2.	Reasoning ability	10
3.	Quantitative aptitude	10
4.	General awareness and Banking	15
5.	Punjabi	10
6.	English	10
Total		100

**Detailed Contents of Syllabus for written examination to be held for the posts of Information Technology Officer:-The syllabus of IT Officer may include general topics as well as technical ones.**

**1. Information Technology and Computer Application**

In the technical section, shall include questions from areas like Basics of Computer such as WINDOWS OS/DOS.

Questions on Office Applications, RDBMS - Oracle etc. shall also be included. The technical test may also cover questions on below said

1. Database Management (DBMS)
2. Networking
3. Network Security
4. Web Technologies
5. Programming concepts (Basics)
6. Basic hardware (Microprocessor, timer, ALU etc)
7. Internet technologies and other emerging technologies.

Distribution of questions :	• Database Management (DBMS)	14
COMPUTER KNOWLEDGE	• Networking	13
		05

	<ul style="list-style-type: none"> <li>• Web Technology</li> <li>• Programming concepts (Basics)</li> <li>• Network Security</li> <li>• Basic hardware (Microprocessor, timer, ALU etc)</li> </ul>	05 04 04
Total		45

## **2. REASONING ABILITY**

This section judges the candidate on their reasoning abilities and mental aptitude. Mentioned below are the various categories across which questions can be asked:

### **Verbal**

Number Series, Alphabet Series, Test of Direction Sense, Coding-Decoding, Number Ranking, Arithmetical Reasoning, Problem on Age Calculation, Blood Relations, Analogy, Decision Making etc.

### **Non-Verbal**

Non Verbal Series, Mirror Images, Cubes and Dice, Grouping Identical Figures, Embedded Figures etc.

## **3. QUANTITATIVE APTITUDE**

This section checks the quantitative and mathematical skills of the candidate. The questions asked in the entrance exam are from the following categories:

Number System, HCF, LCM, Simplification, Decimal Fractions, Ratio and Proportions, Unitary Method, Percentage, Time and Distance, Time and Work, Profit and Loss, Average, Simple and Compound Interest, Mensuration (2D and 3D), Algebra, Data Interpretation.

## **4. GENERAL AWARENESS AND BANKING**

This section tests the candidate on their awareness of the world around them. Questions are asked mainly from the following categories:

Current Affairs (National and International), Major Financial/Economic News, Budget and Five Year Plans, Who's Who, Sports, Economy and Geography with special reference to Punjab, Awards and Honours, Science - Inventions and Discoveries, Abbreviations, History and culture with special reference to Punjab, International and National Organisations.

The questions regarding banking and Cooperative Societies Act will be general in nature.

#### **5. PUNJABI**

ਮੁਹਾਵਰੇ ਅਤੇ ਅਖਾਣ, ਦਿੱਤੇ ਹੋਏ ਵਾਕਾਂਜਾਂ ਸ਼ਬਦਾਂ ਨੂੰ ਸੁਧ ਕਰਨਾ, ਵਾਕਵਟਾਂਦਰਾ (ਵਾਕਾਂ ਨੂੰ ਦਿੱਤੀਆਂ ਹੋਈਆਂ ਹਦਾਇਤਾਂ ਅਨੁਸਾਰ ਬਦਲਣਾ), ਵਿਸ਼ਰਾਮ ਚਿੰਨ੍ਹ ਲਗਾਉਣਾ, ਅਗੇਤਰ, ਪਿਛੇਤਰ, ਬਹੁ ਆਰਥਕ ਸ਼ਬਦ, ਸਮਾਨਆਰਥਕ ਸ਼ਬਦ, ਵਿਰੋਧੀ ਸ਼ਬਦ, ਬਹੁਤੇ ਸ਼ਬਦਾਂ ਦੀ ਥਾਂ ਇੱਕ ਸ਼ਬਦ, ਲਿੰਗ-ਪੁਲਿੰਗ, ਇਕਵਚਨ-ਬਹੁਵਚਨਆਦਿ।

#### **6. ENGLISH**

The candidates are gauged on the language abilities and understanding of English grammar in this section. Questions are asked mainly from the following categories:

Error correction, Tenses, Sentence rearrangement, Fill in the blanks with modals, articles and prepositions etc., Comprehension, Vocabulary, Synonyms, Antonyms

**Note: - The above syllabus is indicative of the broad pattern of the examination, there may be some deviation in allocation of marks / weightage across different topics mentioned.**

#### **IV. Syllabus for written examination to be held for the post of CLERK-CUM-DATA ENTRY OPERATOR and STENO-TYPISTS**

##### **Objective Paper**

Sr. No.	Subjects	Marks
1.	Computer application	15
2.	Reasoning ability	15
3.	Quantitative aptitude	15
4.	General awareness and Banking	25
5.	Punjabi	15
6.	English	15
Total		100

#### **IV. Syllabus for written examination to be held for the posts of Clerk-cum Data Entry Operator and Steno-Typist:-**

##### **1. COMPUTER APPLICATION**

Basic computer operations, classification of computers, input devices, output devices, Computer hardware and software, memory of computer, storage, processing of data,

number system and computer languages, operating systems, networking, internet and e mail, maintenance and security.

## **2. REASONING ABILITY**

This section judges the candidate on their reasoning abilities and mental aptitude. Mentioned below are the various categories across which questions can be asked:

### **Verbal**

Number Series, Alphabet Series, Test of Direction Sense, Coding-Decoding, Number Ranking, Arithmetical Reasoning, Problem on Age Calculation, Blood Relations, Analogy, Decision Making etc.

### **Non-Verbal**

Non Verbal Series, Mirror Images, Cubes and Dice, Grouping Identical Figures, Embedded Figures etc

## **3. QUANTITATIVE APTITUDE**

This section checks the quantitative and mathematical skills of the candidate. The questions asked in the entrance exam are from the following categories:

Number System, HCF, LCM, Simplification, Decimal Fractions, Ratio and Proportions, Unitary Method, Percentage, Time and Distance, Time and Work, Profit and Loss, Average, Simple and Compound Interest, Mensuration (2D and 3D), Algebra, Data Interpretation.

## **4. GENERAL AWARENESS AND BANKING**

This section tests the candidate on their awareness of the world around them. Questions are asked mainly from the following categories:

Current Affairs (National and International), Major Financial/Economic News, Budget and Five Year Plans, Who's Who, Sports, Economy and Geography with special reference to Punjab, Awards and Honours, Science - Inventions and Discoveries, Abbreviations, History and culture with special reference to Punjab, International and National Organisations.

The questions regarding banking and Cooperative Societies Act will be general in nature.

## **5. PUNJABI**

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## 6. ENGLISH

The candidates are gauged on the language abilities and understanding of English grammar in this section. Questions are asked mainly from the following categories:

Error correction, Tenses, Sentence rearrangement, Fill in the blanks with modals, articles and prepositions etc., Comprehension, Vocabulary, Synonyms, Antonyms

**Note: - The above syllabus is indicative of the broad pattern of the examination, there may be some deviation in allocation of marks / weightage across different topics mentioned.**