Exam Pattern / Syllabus – Junior Officer

The circular details the subjects and areas in which examination will be held. The type of Questions and method of answering are given below. You are requested to go through this circular thoroughly and prepare yourself for the written exam.

The candidates will have to appear for written exam, which will comprise of four parts.

Part	Type of Question	No. of Questions	Marks
I	Practice and Law of Banking / Co-Operative Law	60	60
II	Short Descriptive Questions on Banking	10	20
III	Computer Awareness	10	10
IV	Letter Writing	01	10
	Total	81	100

Part I - Banking Law & Practice / Co-Operative Law:

There would be 60 objective questions. Each question will be given 4 – 5 options of which you will have to indicate the alphabet of correct option in the bracket against the question as your answer. The questions are based on the following areas.

- Co-operative Societies Act, Banking Regulation Act, Contract Act etc.
- RBI directives on deposit areas and operations.
- Types of accounts and customers, bank's obligations and duties towards account holders, Deposit products.
- N.I. Act, Payment of cheques, collection of cheques, return of cheques, Bank drafts, Bills and Hundies. RTGS / NEFT payment systems
- Advances, priority and non-priority advances, documentation, recovery, N.P.A., Types of securities, Exposure limits, one time settlement of dues etc. Capital Adequacy, various ratios.
- Ancillary services like lockers etc. – Computerisation.
- Latest RBI guidelines and banking developments

The nature of Objective questions and answering them is given in the following Model / Samples.

There will be no negative marking

Part I - Practice and Law of Banking / Co-Operative Law

1. The drawer of a cheque has the right to stop its payment by so instructing the bank. In the case of a bank draft:

a) The branch issuing the draft has a right to stop its payment
b) Only the applicant for the draft has a right to stop its payment
c) Payment of a bank draft cannot be stopped
d) There is no need to stop payment of a bank draft as the bank will in any case make payment only to the true owner

Correct answer is c

2. On the contents of a locker the bank has got:

a) A right of set off
b) A particular lien
c) Pledge
d) A general lien
e) None of the above

Correct answer is e

3. Stocks of goods which are hypothecated/ pledged to the bank should be insured fully because:

a) It is a legal necessity
b) Reserve Bank has issued such directives
c) Average clause of insurance policy will come into effect
d) None of these

Correct answer is c

In this part there will be in all 60 questions carrying 1 mark each. The total marks will be 60.

Part II: In the section you will have to write appropriate answer in three / four lines against each question for which space has been provided on the question paper itself.

Why periodical stock statements are obtained in case of Cash Credit a/cs?

Periodic stock statements are obtained to ensure that the outstanding balance in the account is fully covered by the value of goods hypothecated to the bank as security.

In this part there will in all 10 questions carrying 2 marks each. The total marks will be 20.

Part III – Computer Awareness

The computers that are portable and convenient for users who travel are known as:

a) Supercomputer b) Minicomputer c) Laptop d) None

The correct answer is 'c'

In this part there will in all 10 questions carrying 1 mark each. The total marks will be 10.

PART IV – Letter writing
In this part you will be required to write a letter on the subject given related to bank working.

This question carries 10 marks.

We hope you will study and prepare yourself for the exam, and come out successfully.

Chief Executive Officer