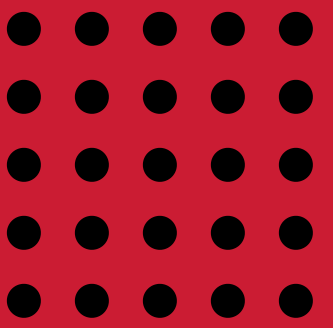
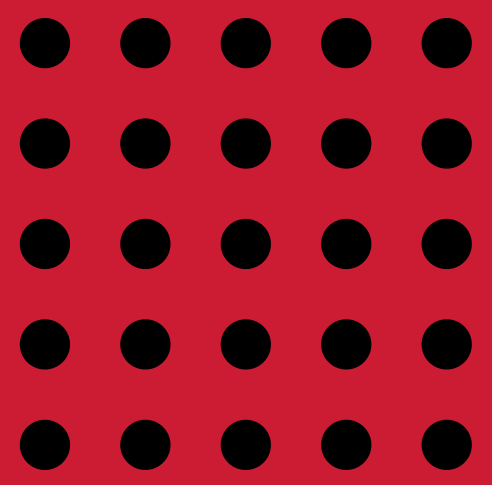




2023

BEGINNER'S GUIDE TO

# PNB SO CREDIT OFFICER



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## ELIGIBILITY

### Educational Qualifications:

- Chartered Accountant(CA) from the Institute of Chartered Accountants of India

**OR**

- Cost Management Accountant- CMA (ICWA) from the Institute of Cost Accountants of India.

**OR**

- Chartered Financial Analyst (CFA) from CFA Institute (USA).

**OR**

- Full-time Post-Graduation Degree/ Diploma in Management (MBA/ PGDM/ equivalent) with specialization in Finance from any Institute/ College/ University recognized/ approved by Govt. bodies/ AICTE/ UGC with minimum 60% marks or equivalent grade.



## AGE

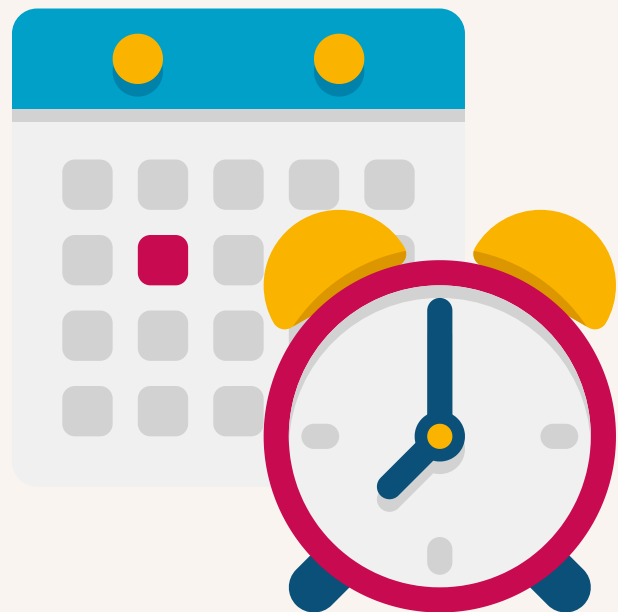
**Minimum** – 21 years

**Maximum** – 28 years



## POST-QUALIFICATION WORK EXPERIENCE:

- **Mandatory:** NIL
- **Desirable:** Work Experience in Bank(s)/FI(s)



## IMPORTANT DATES

<b>Opening Date for On-line Registration</b>	<b>24.05.2023</b>
<b>Closing Date for On-line Registration (Including for Candidates from Far-Flung Areas)</b>	<b>11.06.2023</b>
<b>Tentative Date of On-line Examination</b>	<b>02.07.2023</b>

# PREVIOUS YEAR CUTOFF

Final Cutoff Marks (Written Test + Interview) for the Post of Credit Manager	
Category	Cut off
SC	56.88
ST	27.01
OBC	52.63
EWS	39.88
UR	81.75

## PAY SCALE

36000-1490/7-46430-1740/2-49910-1990/7-63840

## APPLICATION FEES

- **SC/ST/PwBD category candidates:** Rs. 50/- + GST@18% per candidate (only postage charges) = Rs 59/-
- **Other category candidates:** Rs. 1000/- + GST@18% per candidate = Rs 1180/-

## NO. OF VACANCIES

- 200

## BOND PERIOD

- **Scale:** JMG Scale-I
- **Amount of Bond:** Rs 1.00 lakh
- **Bond Period:** 03 Years

# SELECTION PROCESS

Selection will be based on an Online Written Test followed by a Personal Interview **or** Personal Interview only, depending upon the application response received against each post, as per discretion of the Bank.

## SCENARIO 1.

### Written Test / Online Test followed by Interview:

#### I. Written/ Online Test:

In case the Bank decides to conduct Online Test, the same will comprise of as under:

Parts	Name of Test	No. of Questions	Maximum Marks	Duration
Part I	Reasoning	25	25	120 Minutes
	English Language	25	25	
	Quantitative Aptitude	50	50	
Part II	Professional Knowledge	100	100	

**Note:** For each question for which a wrong answer has been given by the candidate one-fourth of the marks assigned to that question will be deducted as a penalty to arrive at a corrected score.

Candidates have to qualify for all the Tests of Part-I. The part-II i.e. professional knowledge test will be evaluated only for those candidates who qualify in each paper in Part-I.

## II. Personal Interview:

- Candidates who obtain minimum qualifying marks as decided by the Bank in Part-I will be considered for shortlisting for Interview on the basis of merit prepared as per marks obtained by them in Part-II i.e. Professional Knowledge Test, provided they fulfill the other eligibility criteria with regard to Educational Qualification and Post Qualification work experience for the respective post.
- Personal Interview will be 50 marks. Minimum qualifying marks in interview shall be 45% i.e. 22.50 for SC/ST candidates & 50% i.e. 25 for other candidates.

## SCENARIO 2.

### **Shortlisting of applications followed by Interview:**

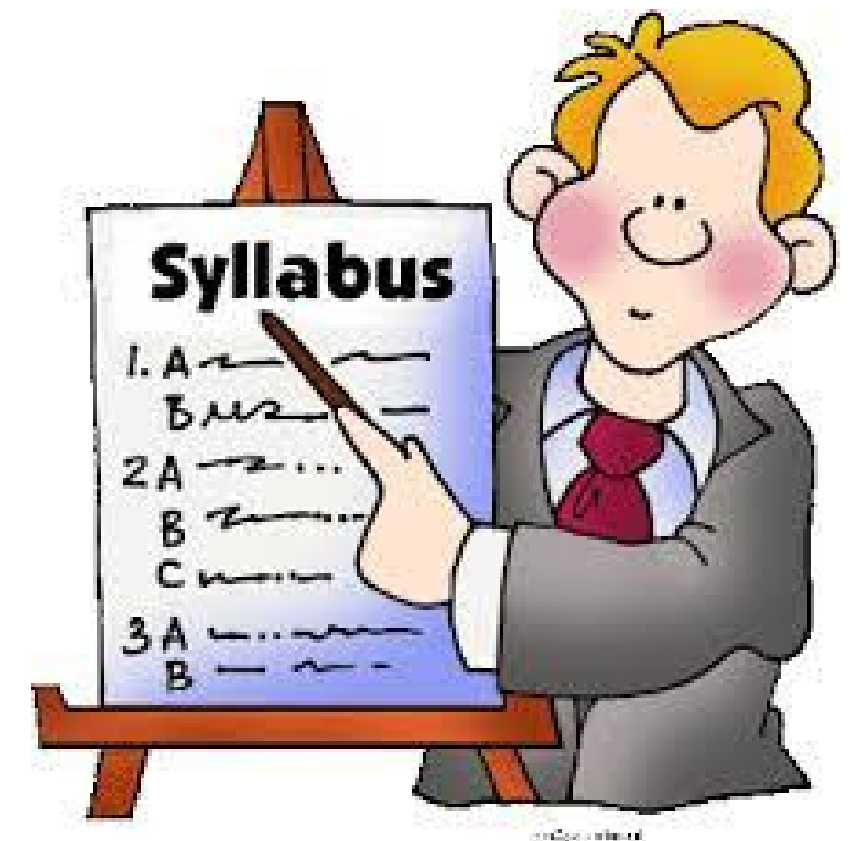
### **Personal Interviews will be conducted by Bank in the following manner:**

- Documents in support of the eligibility of the candidates, on the basis of successful applications submitted, shall be collected at the appropriate stage and only those candidates who are found eligible, in terms of the eligibility criteria prescribed for the respective post, on the basis of documents submitted shall be called for Personal Interview.
- Personal Interviews will be 50 marks. Minimum qualifying marks in interview shall be 45% i.e. 22.50 for SC/ST candidates & 50% i.e. 25 for other candidates.
- Candidates obtaining minimum qualifying marks in Personal Interviews will be provisionally selected for issuing an offer of appointment on the basis of scores obtained by them in the Interview. A candidate should therefore qualify for the interview and be in the merit to be shortlisted for subsequent provisional appointment.

# SYLLABUS

## QUANTITATIVE APTITUDE

- Data Interpretation
- Boats and Streams
- Time and Work
- Time, Speed and Distance
- Partnership
- Mixtures and Allegation
- Ages and Average
- Profit and Loss
- Percentage and Interest
- Problems on Trains
- Pipes and Cisterns
- Area and Volume
- Number Series
- Linear equations
- Quadratic equations
- Data sufficiency



## REASONING

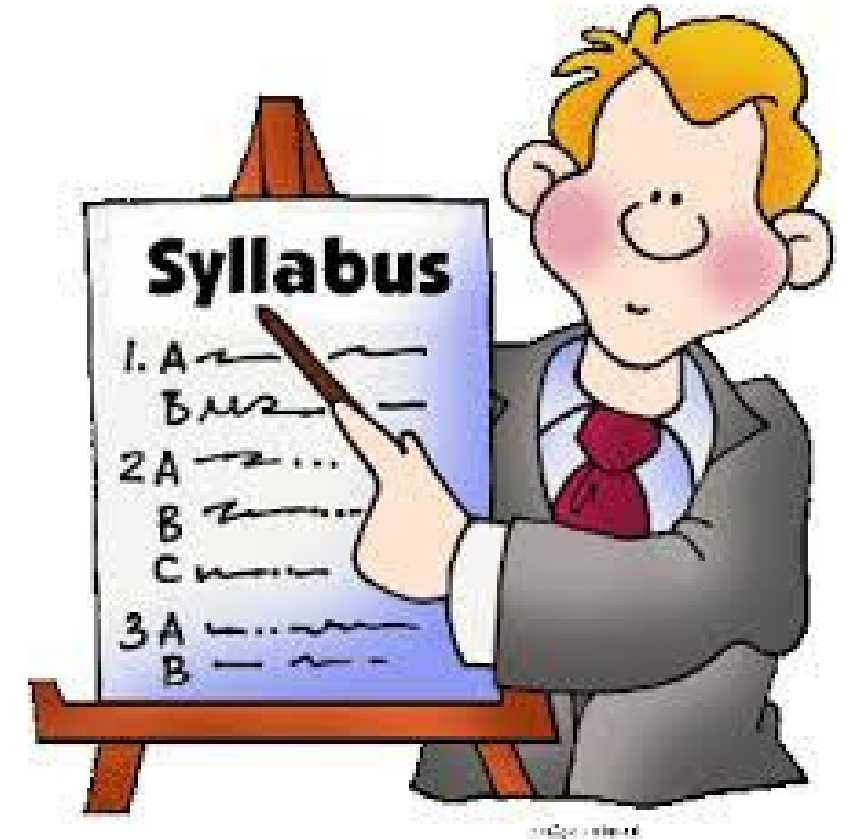
- Machine Input Output
- Puzzles
- Seating Arrangement
- Order and Ranking
- Inequalities
- Statement and Assumptions
- Statement and Conclusion
- Coding-Decoding
- Cause and Effect
- Statement and Argument
- Venn Diagram/Syllogism
- Blood Relation
- Direction and Distance



# SYLLABUS

## ENGLISH LANGUAGE

- Reading Comprehension
- Cloze Test
- Error Spotting
- Double Fillers
- Sentence Rearrangement
- Vocabulary Based Questions



## PROFESSIONAL KNOWLEDGE MANAGER/SENIOR MANAGER (CREDIT)

### Module A – Overview of Credit

- Principles of lending
- Credit policy
- Types of borrowers & types of credit facilities
- Credit delivery
- Credit Appraisal
- Credit rating

### Module B – Analysis of Financial Statements

- Basics of Financial Statements
- Ratio analysis
- Cash flow statement
- Fund flow statement
- Project appraisal
- Working capital management

# SYLLABUS

## PROFESSIONAL KNOWLEDGE MANAGER/SENIOR MANAGER (CREDIT)

### Module C: Financial management

- Indian Financial System
- Regulatory bodies in India
- Money market and Capital market instruments
- Time value of money
- Basics of derivatives
- Leverages
- Capital budgeting

### Module D: Other credits

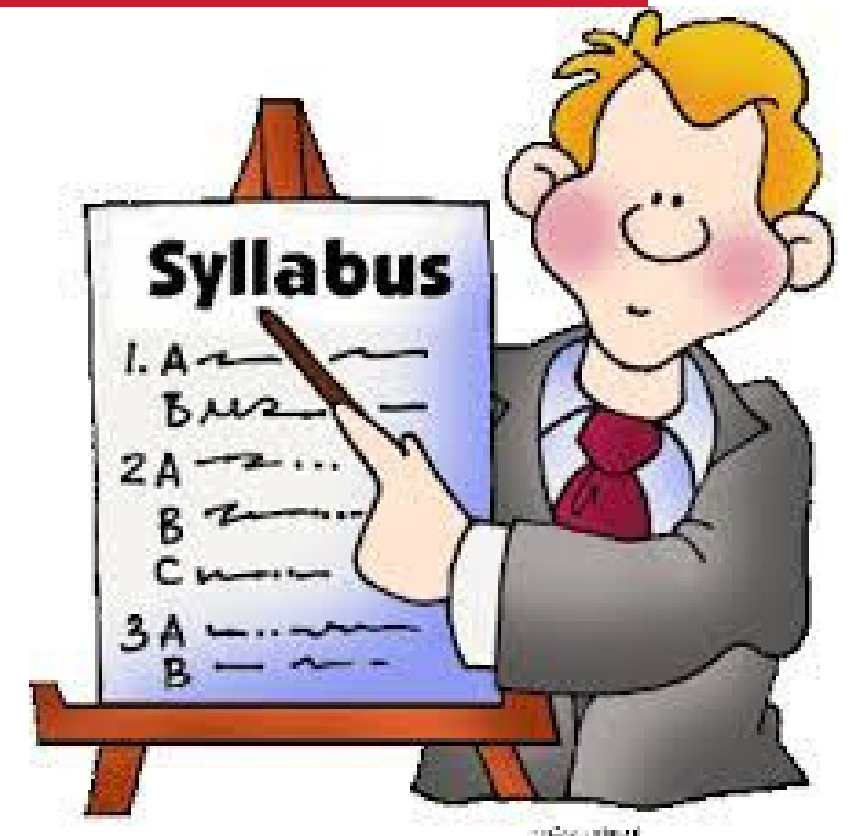
- Export Finance
- Priority sector lending
- Non-fund based Credit Facilities
- Government-sponsored schemes
- Retail loans

### Module E: Monitoring, Followup, and Management of Impaired Assets

- Documentation
- IRAC norms
- Types of charges
- Management of impaired assets
- IBC 2016
- SARFAESI ACT

### Module F: RBI circulars and related laws

- RBI circulars (1 year)
- Companies act
- Contract act 1872
- Banking regulation 1949
- RBI act 1934
- Negotiable instruments act 1881
- Payment and settlement act 2007



# PNB SO CREDIT OFFICER COURSE

Team BankExamsToday is offering a full-fledged and a comprehensive course for the preparation of PNB SO Scale-I Credit Officer Exam, 2023. The course offers you an insight of the prescribed topics with the help of video lectures. Each video lecture is followed by notes and sectional quiz for the complete understanding of the concepts. The course has the following characteristics:

## Course features

- Proper Video classes (Recorded Sessions in Short Format)
- Live Sessions
- Complete Study Material in PDF Format (Downloadable)
- Question Bank (600+ Questions)
- Test Series - 10 Full-Length Tests
- Chapter-wise Tests
- Systematic Study Plan
- Interview Preparation Guide



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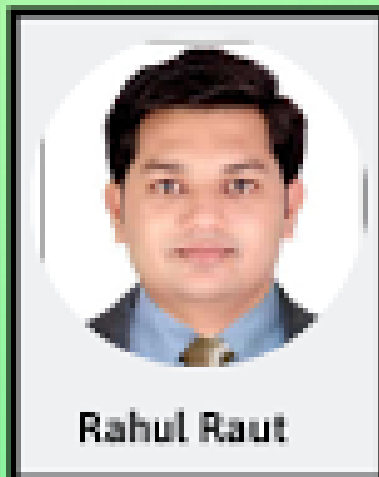
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## OUR RESULTS

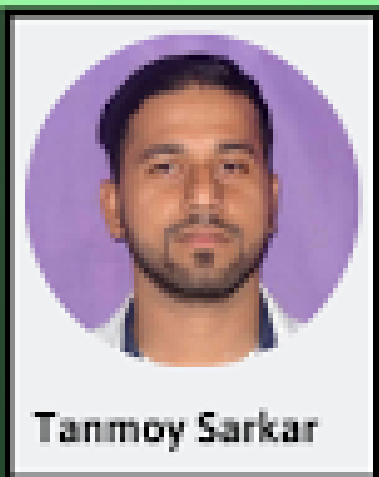
### PNB SO Credit Officer 2021



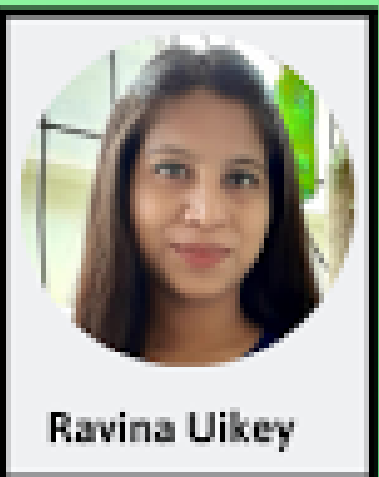
Rahul Raut



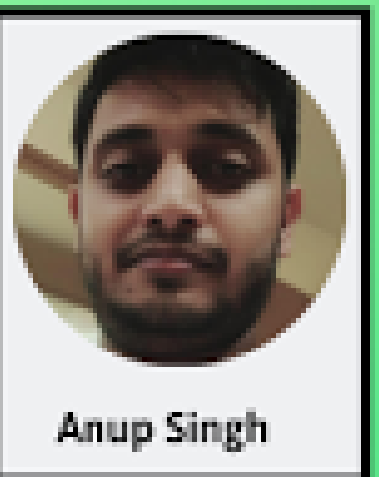
Madhan Kumar



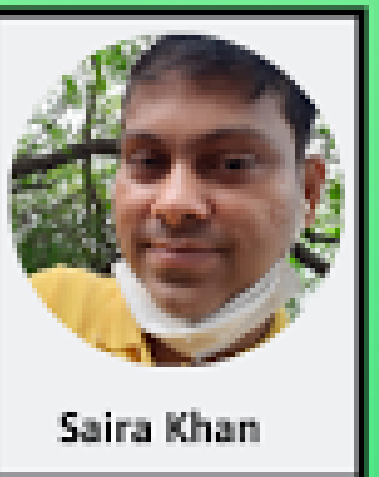
Tanmoy Sarkar



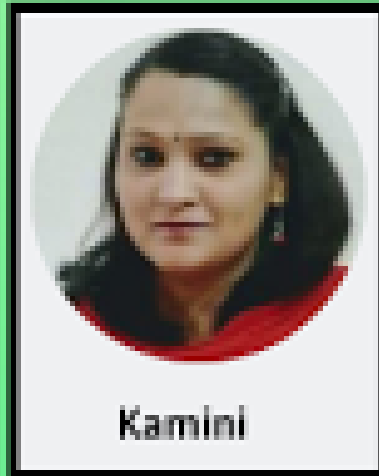
Ravina Uikey



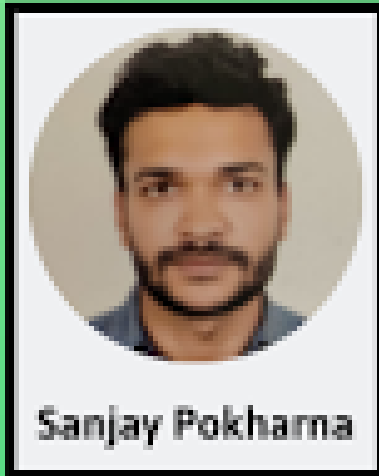
Anup Singh



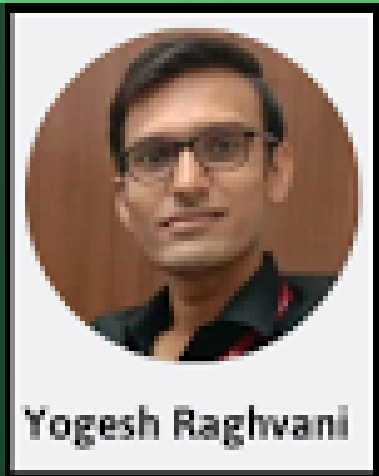
Saira Khan



Kamini



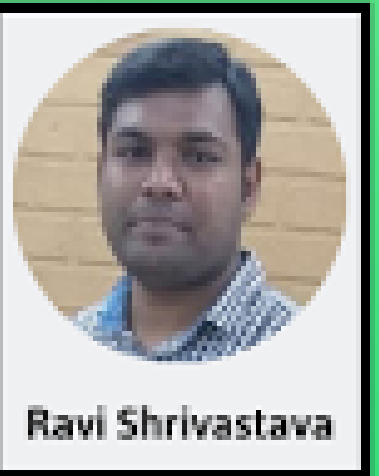
Sanjay Pokharna



Yogesh Raghvani



Prerana Shinde

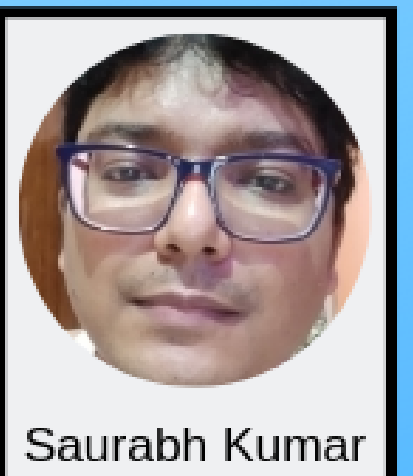


Ravi Shrivastava

### PNB Wealth Management 2019



Yamini Bohra



Saurabh Kumar