YOUR WEEKLY DOSE OF KNOWLEDGE, OPPORTUNITY & SUCCESS

# PATHA

Your Compass for a Better Career

DIRECTION
KNOWLEDGE
STRATEGY
PRACTICE
IMPROVEMENT
OPPORTUNITY

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## WHAT ARE BANKING SERVICES EXAMINATIONS?

Banking Services Examinations are competitive examinations conducted for recruitment to various posts in the banking sector.

The major examinations covered are:

### IBPS
Institute of Banking Personnel Selection

**RECRUITS FOR**
- Probationary Officer (PO)
- Clerk (Customer Service Associate)
- Specialist Officer (SO)
  (IT, HR, Marketing, Law, Agriculture, etc.)

Recruits for various Public Sector Banks across India.

### IBPS RRB
Institute of Banking Personnel Selection Regional Rural Banks

**RECRUITS FOR**
- Office Assistant (Clerk)
- Officer Scale I (Assistant Manager)
- Officer Scale II (Manager)
- Officer Scale III (Senior Manager)

Recruits for Regional Rural Banks (RRBs) to serve rural areas.

### SBI
State Bank of India

**RECRUITS FOR**
- Probationary Officer (PO)
- Clerk (Junior Associate)
- Specialist Cadre Officer (SCO)

Recruitment for various posts in State Bank of India, the largest public sector bank in the country.

### OVERVIEW

Banking is one of the most sought-after careers with lucrative pay, perks, status and promising career growth. There is a steady growth in the banking sector resulting in diversity of activities and creation of new and challenging opportunities for the banking professionals.

### ELIGIBILITY (GENERAL)

- **Educational Qualification** : Graduation (in any discipline)
- **Age Limit** : Varies by post and examination (check official notification)
- **Nationality** : Indian Citizen
- **Other criteria** : As per respective notification

### SELECTION PROCESS (TYPICAL)

Preliminary Examination
↓
Main Examination
↓
Interview / Document Verification
↓
Final Selection

### WHO WORKS IN BANKS?

Banks are run by a range of professionals including:
- ✓ Custodians
- ✓ Messengers
- ✓ Receptionists
- ✓ Safe Deposit Attendants

They accomplish specific tasks and ensure smooth banking opreations.




With an ever-growing and well-developed network of commercial banks, the Indian financial sector's requirements for well trained banking personnel has grown manifolds.

### BIG OPPORTUNITIES IN BANKING

- ✓ Probationary Officer (PO)
- ✓ Clerk / Customer Service Associate (CSA)
- ✓ Specialist Officer (SO)
- ✓ Regional Rural Bank (RRB)
- ✓ RBI Grade B Officer
- ✓ NABARD
- ✓ Co-operative Banks
- ✓ Many More...

RIGHT DIRECTION TODAY, BRIGHT FUTURE TOMORROW.

# BANKING CAREER ROADMAP

**01 Complete Required Qualification**
Graduate in any discipline (Recognised University)

**02 Choose the Right Examination**
IBPS, SBI, RBI, RRB, NABARD, etc.

**03 Study the Syllabus**
Understand the exam pattern and topic weightage

**04 Practise Every Day**
Solve previous year questions and mock tests

**05 Improve Speed & Accuracy**
Time yourself and analyse mistakes

**06 Clear Preliminary Examination**
Qualify for the next stage

**07 Clear Main Examination**
Score well to move to the next round

**08 Complete Further Selection Stages, Where Applicable**
(Interview / Group Discussion / Language Test, etc.)

**09 START YOUR BANKING CAREER**
Join and build a successful future!

## JOB ROLES IN BANKS

**Probationary Officer (PO)**
Entry-level role for management track candidates. Acts as future managers of the bank.

**Specialist Officers**
Experts in specific areas such as IT, Finance, Law, Marketing, HR, Risk Management, Agriculture, etc.

**Managerial Level**
Roles include Manager, Deputy Manager, Chief Manager and positions in different grade scales.

**Other Job Profiles**
Loan Officers, Bank Tellers, Bill & Account Collectors, Book Keeping Clerks, Auditors, Sales Executives, etc.

## CAREER OPPORTUNITIES

- Diversification of banking activities in commercial banks has resulted in a tremendous range of opportunities.
- Starting right from branch level, may be even as a teller there is a wide variety of services such as leasing, credit card banking, phone banking, international finance and trade credit, etc.

Clerical Cadre | Probationary Officers (PO) | Managers / Specialists

Senior Managers | Chief Manager | Deputy / Assistant Managers

## JOB ROLES IN BANKS

### PROBATIONARY OFFICER (PO)

Entry-level role for management track candidates. Acts as future managers of the bank.

Example Roles:

- General Banking Officer
- Information Technology Officer
- Chartered Accountant
- Law Officer
- Treasury Officer
- Marketing Officer
- Agriculture Officer
- RRB Office Assistant (Multipurpose)

### SPECIALIST OFFICERS

Experts in specific areas such as IT, Finance, Law, Marketing, HR, Risk Management, Agriculture, etc.

Example Roles:

- Computer Specialist
- Financial Analyst
- Credit Analyst
- Chartered Accountant (CA/ICWA)
- Information Security Officer
- Law Officer
- Taxation Officer
- Engineers, Agriculturalists, Veterinarians, etc.

### MANAGERIAL LEVEL

Roles include Manager, Deputy Manager and Assistant Manager in different management grade scales.

Levels:

- Chief Manager
- Manager
- Deputy Manager
- Assistant Manager
- Senior Management (Grade: Senior / Middle / Junior)

### OTHER JOB PROFILES

- Loan Officers
- Bank Tellers
- Bill & Account Collectors
- Book Keeping & Auditing Clerks
- Financial Service Representatives
- Process Executives
- Sales Executives
- Office Assistants
- Support Staff

## CLERICAL CADRE

Includes jobs like computer operators, typists, secretaries, file clerks, custodians, etc.



## SKILLS REQUIRED FOR SUCCESS

- Interest & Knowledge of Numbers & Accounts
- Mental Mathematics
- Analytical Skills
- Critical Thinking
- Communication Skills
- Knack for Paying Attention to Minute Details
- Ability to Manage Stress
- Customer Dealing Skills
- Patience & Resilience

## PARTICIPATING BANKS (Examples)

- Bank of Baroda
- Canara Bank
- Indian Overseas Bank
- UCO Bank
- Bank of India
- Central Bank of India
- Punjab National Bank
- Union Bank of India
- Bank of Maharashtra
- Indian Bank
- Indian Bank (Punjab)
- Sind Bank

...and more

## SELECTION PROCESS (IBPS)

**Stage 1: Preliminary Examination (Objective)**

- English Language
- Numerical Ability
- Reasoning Ability

**Stage 2: Main Examination**

- General / Financial Awareness
- General English
- Reasoning Ability & Computer Aptitude
- Quantitative Aptitude & Data Analysis

(Some banks conduct their own exams)

# IBPS – YOUR PATH TO A BANKING CAREER

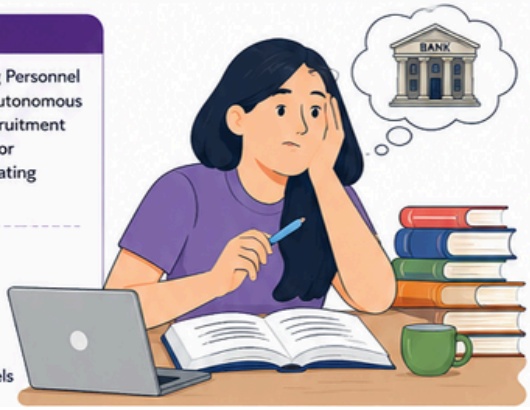
### Institute of Banking Personnel Selection (IBPS)

## ABOUT IBPS

The Institute of Banking Personnel Selection (IBPS) is an autonomous body that conducts recruitment examinations for all Public Sector Banks (PSBs) and other participating banks for various posts.

**Posts Covered:**

- ✓ Clerks
- ✓ Probationary Officers (PO)
- ✓ Specialist Officers
- ✓ And other posts at various levels




## ELIGIBILITY CRITERIA

**Minimum Eligibility Criteria:**

**Nationality / Citizenship**

A candidate must be either:

- A Citizen of India, or
- A subject of Nepal or Bhutan, or
- A Tibetan Refugee who came over to India before 1st January 1962 with the intention of permanently settling in India, or
- A person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries, Uganda, Tanzania, Zambia, Malawi, Zaire, Ethiopia, Vietnam with the intention of permanently settling in India

## EXAMINATION DETAILS

**Name of the Exam:**
Common Recruitment Process (CRP Clerks-XIV) for vacancies of 2025-2026.

**Mode of Exam:**
Online (Two Phases)

- ✓ Preliminary (Objective)
- ✓ Main (Objective)

**How to Apply:**
Apply online on authorised IBPS website **www.ibps.in**

## SELECTION PROCESS

PHASE – I
Preliminary Exam (Objective)

↓

PHASE – II
Main Exam (Objective)

↓

Final Selection
(As per Bank Norms)

## PRELIMINARY EXAMINATION STRUCTURE (OBJECTIVE TEST)

| Sr. No. | Name of Tests | Medium of Examination | No. of Questions | Maximum Marks | Time Allotted (Separately timed) |
|---|---|---|---|---|---|
| 1 | English Language | English | 30 | 30 | 20 Minutes |
| 2 | Numerical Ability | English | 35 | 35 | 20 Minutes |
| 3 | Reasoning Ability | English | 35 | 35 | 20 Minutes |
| | Total | – | 100 | 100 | 60 Minutes |

Candidates have to qualify in each of the three tests by securing cut-off marks to be decided by IBPS.

## PARTICIPATING BANKS

- Bank of Baroda
- Canara Bank
- Indian Overseas Bank
- UCO Bank
- Bank of India
- Central Bank of India
- Punjab National Bank
- Union Bank of India
- Bank of Maharashtra
- Indian Bank
- Punjab & Sind Bank
- And more...




## RESERVATION (AS PER RULES)

1. Scheduled Caste / Scheduled Tribe – 5 years
2. Other Backward Classes (Non-Creamy Layer) – 3 years
3. Persons With Benchmark Disabilities – 10 years
4. Ex-Servicemen (ESM) / Disabled Ex-Servicemen (DESM):
   - ESM – actual period of service + 3 years (Max. 50 years)
   - DESM – 8 years
5. Widows, divorced women & women legally separated (not remarried) – up to 35 years
6. Persons affected by 1984 riots – 5 years

**Note:** Age relaxation for Ex-Servicemen as specified in the official notification.

## BENCHMARK DISABILITIES

As per Rights of Persons with Disabilities Act, 2016

- ✓ Locomotor Disability
- ✓ Visual Impairment
- ✓ Hearing Impairment
- ✓ Speech & Language Disability
- ✓ Intellectual Disability
- ✓ Multiple Disabilities

(Details in official notification)

## JOB PROFILES AT IBPS THROUGH VARIOUS RECRUITMENTS



**PROBATIONARY OFFICER (PO)**

Entry-level managerial post in banks.

Roles: Credit, Operations, Customer Service, Branch Management, etc.

Career Growth: Fast track to leadership positions.



**SPECIALIST OFFICERS**

Jobs in specialised fields like IT, Law, Finance, HR, Marketing, etc.

Roles depend on the discipline and bank requirements.



**CLERKS**

Handle customer transactions, data entry, record keeping, cash operations, etc.

Stable career with growth opportunities.



**OTHER POSTS**

Various support staff, office assistants, sub-staff and other roles at different levels in banks.

## (1) IBPS – PROBATIONARY OFFICERS / MANAGEMENT TRAINEES (PO) EXAM

### ELIGIBILITY

- A Degree (Graduation) in any discipline from a recognised University.
- Age: 20 – 30 years

### AGE RELAXATION

| CATEGORY | AGE RELAXATION |
|---|---|
| Scheduled Caste / Scheduled Tribe | 5 years |
| Other Backward Classes | 3 years |
| Persons With Disability | 10 years |

### SELECTION PROCESS

1. Preliminary Examination (CRP - Online)
2. Main Examination (CRP - Online)
3. Interview

### PRELIMINARY EXAM (OBJECTIVE)

| SECTION | QUESTIONS | MARKS | DURATION |
|---|---|---|---|
| Reasoning Ability | 35 | 35 | 20 Minutes |
| Quantitative Aptitude | 35 | 35 | 20 Minutes |
| English Language | 30 | 30 | 20 Minutes |
| TOTAL | 100 | 100 | 60 Minutes |

### MAIN EXAM (ONLINE)

| SECTION | QUESTIONS | MARKS | DURATION |
|---|---|---|---|
| Reasoning & Computer Aptitude | 45 | 60 | 60 Min. |
| General / Economy / Banking Awareness | 40 | 40 | 35 Min. |
| English Language | 35 | 40 | 40 Min. |
| Data Analysis & Interpretation | 35 | 60 | 45 Min. |
| English Language (Letter Writing & Essay) | 2 | 25 | 30 Min. |
| TOTAL | 155 | 200 | 3 Hours |

- Rs.100 for SC / ST candidates
- Rs.600 for all other candidates

### HOW TO APPLY

Candidates can apply through the website: **www.ibps.in**

### WEIGHTAGE

IBPS gives weightage to the Main Examination and Interview in the ratio **80 : 20.**

## (2) IBPS – CLERKS EXAM

### ELIGIBILITY

- A Degree (Graduation) in any discipline from a recognised University.
- Age: 20 – 28 years

### AGE RELAXATION

| CATEGORY | AGE RELAXATION |
|---|---|
| Scheduled Caste / Scheduled Tribe | 5 years |
| Other Backward Classes (Non - Creamy Layer) | 3 years |
| Persons With Disabilities | 10 years |

- Rs.100 for SC / ST candidates
- Rs.600 for all other candidates

### EXAMINATION PATTERN (ONLINE)

| SECTION | QUESTIONS | MARKS | DURATION |
|---|---|---|---|
| Reasoning Ability | 35 | 35 | 20 Minutes |
| Quantitative Aptitude | 35 | 35 | 20 Minutes |
| English Language | 30 | 30 | 20 Minutes |
| TOTAL | 100 | 100 | 60 Minutes |

### SELECTION PROCESS

1. Preliminary Examination (Online)
2. Main Examination (Online)
3. As per vacancies & posts available

### HOW TO APPLY

Candidates can apply through the website: **www.ibps.in**

### AGE RELAXATION (Additional)

- Scheduled Caste / Scheduled Tribe – 5 years
- Other Backward Classes (Non-Creamy Layer) – 3 years
- Persons With Disabilities – 10 years

## (3) IBPS – SPECIALIST OFFICERS (SO)

**Educational Qualification:**

As per the specific post. Candidates must have specialised qualifications / experience in fields like IT, Finance, Law, HR, Marketing, Risk Management, Agriculture, etc.



**Selection Process:**

- Preliminary Exam
- Main Exam
- Interview

## (4) IBPS – REGIONAL RURAL BANKS (RRBs)

Selection for Officers Scale I, II, III and Office Assistants

**Selection Process:**

- Online Exam (Prelims & Mains as applicable)
- Interview (for Officers posts)



## EXAMINATIONS CONDUCTED BY IBPS

1. CRP for Probationary Officers / Management Trainees (PO/MT)
2. CRP for Specialist Officers (SO)
3. CRP for Clerks
4. CRP for Regional Rural Banks (RRBs)

## JOB OPPORTUNITIES IN BANKS

- Clerical Cadre
- Probationary Officers (PO)
- Specialist Officers
- Managers / Specialist Positions
- Senior Managers
- Chief Manager
- Deputy / Assistant Managers
- And many other roles

## JOBS IN RBI

### WHO RECRUITS PO?

- **SBI, IBPS** (Public Sector Banks)
- **IBPS RRB PO** (Regional Rural Banks)
- **RBI** (Reserve Bank of India)
- **Other Banks:** ICICI Bank, Axis Bank, HDFC Bank, IDFC Bank, Federal Bank, Oriental Bank of Commerce, etc.

## ELIGIBILITY FOR PO

**Age Limit:** 21 – 30 years

**Education:** Graduation in any discipline from a recognized University

## SELECTION PROCESS (FOR SBI PO / IBPS PO / RBI PO)

**PHASE – I**
**Preliminary Exam**
English Language
Quantitative Aptitude
Reasoning Ability

**PHASE – II**
**Main Exam**
Reasoning & Computer Aptitude
Data Analysis & Interpretation
General / Economy / Banking Awareness
English Language

**PHASE – III**
Psychometric Test, Group Exercise & Interview



## PROBATIONARY OFFICER (PO)

Entry-level position in banks.
Recruited through exams conducted by SBI, IBPS & RBI.

- Works in different departments and learns overall banking operations.
- Good growth opportunities with attractive salary & perks.




## PREPARATION TIPS

- Understand the exam pattern and syllabus
- Build a strong foundation in Quantitative Aptitude, Reasoning, English and General Awareness
- Practise previous year question papers
- Take mock tests regularly
- Stay updated with current affairs (especially banking and economic news)
- Be consistent and manage your time well

## HOW TO APPLY?

Students may apply online on

- www.sbi.co.in (for SBI)
- www.rbi.org.in (for RBI)

Keep track of notifications and exam dates.

## OTHER BANK JOB PROFILES

- Clerical Cadre
- Specialist Officers
- Managerial Level
- Other Roles (Loan Officers, Bank Tellers, Auditors, etc.)

## SKILLS REQUIRED

- Good Communication Skills
- Analytical & Numerical Ability
- Problem Solving & Reasoning
- Computer Knowledge
- Customer Handling
- Time Management & Attention to Detail

## RBI CAREERS – OFFICERS

### 1. RBI SECURITY GUARDS (10th PASS)

**Qualification:** 10th Standard (S.S.C./Matriculation) from recognized Board

**Age Limit:** Up to 25 years

**Selection Process:**

- Online Test (English, Numerical Ability, Reasoning)
- Physical Test
- Document Verification
- Pre-recruitment Medical Test



### 2. RBI ASSISTANT

**Qualification:** Graduation in any discipline with minimum 50% marks

**Age Limit:** 20 – 28 years

**Selection Process:**

- Preliminary Exam (English Language, Numerical Ability, Reasoning Ability)
- Mains Exam (English Language, Numerical Ability, Reasoning Ability)
- Language Proficiency Test (LPT)



Apply online: www.rbi.org.in

### 3. RBI GRADE B OFFICER (GENERAL)

**Qualification:** Bachelor's Degree with minimum 60% marks

**Age Limit:** 21 – 30 years

**Selection Process:**

- **Phase I:** General Awareness, Quantitative Aptitude, English Language, Reasoning
- **Phase II:** Interview



Apply online: www.rbi.org.in

## OTHER IMPORTANT OFFICER JOBS FOR GRADUATES

### LEGAL OFFICER IN GRADE 'B' (DR)

**Job Profile:** Handle legal matters, advise on legal issues & represent the Bank.
**Qualification:** Bachelor's Degree in Law with 60% marks (Bar Council of India recognized)
**Age Limit:** Not exceeding 32 years
**Selection Process:** Written Exam (Objective & Descriptive) + Interview




### RBI ASSISTANT (SPECIALIZED POSITIONS)

- RBI Assistant (Rajbhasha)
- RBI Assistant (IT)
- RBI Assistant (Legal)
- RBI Assistant (Protocol & Security, etc.)




## Recruitment of Various Posts

इंस्टीट्यूट ऑफ बैंकिंग पर्सोनेल सिलेक्शन®
INSTITUTE OF BANKING PERSONNEL SELECTION
IBPS
असेसमेंट में, हम पर भरोसा रखता है भारत
In assessment, India trusts us

### Recruitment of Various Posts

| Important Events | Dates |
|---|---|
| Commencement of online registration of application | 23/09/2026 |
| Closure of registration of application | 06/10/2026 |
| Closure for editing application details | 06/10/2026 |
| Last date for printing your application | 21/10/2026 |
| Online Fee Payment | 23/09/2026 to 06/10/2026 |

Online Application validation rules and design are based on the Notification requirement. Candidates are advised to read the notification carefully and refer "How to Apply" & "FAQ" pages on the main page. Application submitted through Online form does not imply that candidate has fulfilled all the criteria given in the notification. Application is subject to subsequent scrutiny and can be rejected if found to be ineligible at any point of time.




Source; https://ibpsreg.ibps.in/ibpsvpspt26/

## GENERAL & FINANCIAL AWARENESS

**1 What does LFPR stand for?**

A Labour Finance Participation Rate
B Labour Force Participation Rate
C Labour Fund Participation Ratio
D Labour Force Productivity Rate




**2 Which organisation conducts the Civil Services Examination?**

A SSC
B IBPS
C UPSC
D RRB




**3 BSE stands for:**

A Bombay Stock Exchange
B Banking Stock Exchange
C Bharat Stock Exchange
D Business Stock Exchange




**4 NSE stands for:**

A National Securities Exchange
B National Stock Exchange
C National Savings Exchange
D National Share Exchange




**5 SEBI is mainly associated with:**

A Insurance
B Securities market
C Railways
D Agriculture




**6 RBI is the central bank of:**

A India
B Nepal
C Bangladesh
D Sri Lanka




**7 Which of the following is related to monetary policy in India?**

A RBI
B UPSC
C SSC
D NITI Aayog




**8 GDP stands for:**

A Gross Domestic Product
B General Domestic Product
C Gross Development Plan
D General Development Product




**9 Which institution publishes India's monetary policy?**

A SEBI
B RBI
C NABARD
D SBI




**10 Which of the following is a financial market regulator in India?**

A SEBI
B UPSC
C SSC
D UGC




### Answer Key

| | | | | |
|---|---|---|---|---|
| 1 B | 2 C | 3 A | 4 B | 5 B |
| 6 A | 7 A | 8 A | 9 B | 10 A |



## BANKING AWARENESS

**11 What is the full form of NEFT?**

A) National Electronic Funds Transfer
B) National Exchange Fund Transfer
C) New Electronic Fund Transaction
D) National Easy Fund Transfer




**12 What is the full form of RTGS?**

A) Real Time Gross Settlement
B) Real Transfer Government System
C) Reserve Transfer Gross System
D) Real Time Government Settlement




**13 Which payment system is commonly associated with instant mobile payments in India?**

A) UPI
B) GDP
C) CPI
D) WPI




**14 What is the full form of KYC?**

A) Know Your Customer
B) Keep Your Cash
C) Know Your Credit
D) Keep Your Customer




**15 Which institution regulates the banking system in India?**

A) SEBI
B) RBI
C) IRDAI
D) TRAI




**16 CRR stands for:**

A) Cash Reserve Ratio
B) Credit Reserve Ratio
C) Cash Revenue Rate
D) Credit Revenue Rate




**17 SLR stands for:**

A) Statutory Liquidity Ratio
B) State Liquidity Reserve
C) Statutory Loan Ratio
D) Savings Liquidity Ratio




**18 Inflation means:**

A) Fall in general price level
B) Rise in general price level
C) Increase in exports only
D) Fall in money supply




| ANSWERS (11 – 18) | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
|---|---|---|---|---|---|---|---|---|
| | A | A | A | A | B | A | A | B |

## QUANTITATIVE APTITUDE

**19 If the price of an article increases from ₹500 to ₹600, the percentage increase is:**



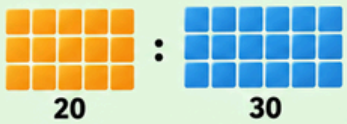

A) 10% B) 15% C) 20% D) 25%

**20 A number is increased by 20%. If the original number is 500, the new number is:**




A) 550 B) 580 C) 600 D) 620

**21 The ratio 20 : 30 in simplest form is:**




A) 1 : 2 B) 2 : 3 C) 3 : 2 D) 4 : 5

**22 The average of 10, 20, 30, 40 and 50 is:**




A) 25 B) 30 C) 35 D) 40

**23 A shopkeeper buys an article for ₹800 and sells it for ₹1,000. His profit percentage is:**




A) 20% B) 25% C) 30% D) 40%

**24 Find the simple interest on ₹10,000 at 10% per annum for 2 years.**




A) ₹1,000 B) ₹1,500 C) ₹2,000 D) ₹2,500

19. C) 20% 20. C) 600 21. B) 2 : 3
22. B) 30 23. B) 25% 24. C) ₹2,000

1. Percentage change = Change ÷ Original × 100
2. New number after increase = Original + (Percentage × Original)
3. Simplest ratio = Divide both terms by their HCF
4. Average (equally spaced numbers) = Middle number
5. Profit % = Profit ÷ CP × 100
6. Simple Interest (SI) = (P × R × T) ÷ 100
   At 10% for 2 years → 20% of principal

## REASONING ABILITY

**25** Find the next number:

2, 4, 8, 16, ?

×2 ×2 ×2 ×2

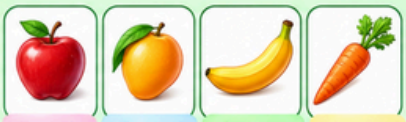
A) 20 B) 24 C) 32 D) 36

**26** Find the missing number:




A) 50 B) 60 C) 80 D) 100

**27** Find the odd one out:



A) Apple B) Mango C) Banana D) Carrot

**28** If CAT is coded as DBU, then DOG is coded as:



CAT → DBU

C → D A → B T → U



DOG → ?

A) EPH B) EOG C) FPH D) DPH

**29** A person walks 5 km north and then 5 km east. In which direction is he from the starting point?




A) North-West B) South-East C) North-East D) South-West

**30** If today is Monday, what day will it be after 10 days?




A) Wednesday B) Thursday C) Friday D) Saturday

**Answers & Short Trick**

- **25. C (32)** — ×2 each time
- **26. C (80)** — ×2 each time
- **27. D (Carrot)** — Three are fruits; carrot is a vegetable
- **28. A (EPH)** — Each letter +1 (D → E, O → P, G → H)
- **29. C (North-East)** — North + East = North-East
- **30. B (Thursday)** — 10 ÷ 7 = 3 Monday + 3 days = Thursday

## ENGLISH LANGUAGE

**31** Choose the correctly spelt word:

A) Goverment B) Government

C) Goverenment D) Governmant




**32** Choose the correct sentence:

A) He go to college every day.

B) He going to college every day.

C) He goes to college every day.

D) He gone to college every day.




**33** Choose the synonym of "Rapid".

A) Slow B) Fast

C) Weak D) Late



**34** Choose the antonym of "Ancient".

A) Old B) Modern

C) Historic D) Traditional



**35** **Fill in the blank:**
She is good ___ mathematics.

A) in B) on
C) at D) for




**36** **Identify the error:**
"Each of the students have submitted the assignment."

A) Each B) students C) have D) assignment



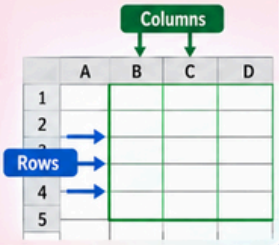

## Answers & Short Tricks

| 31 | 32 | 33 | 34 | 35 | 36 |
|---|---|---|---|---|---|
| B | C | B | B | C | C |
| Government = Govern + ment | He/She/It → Verb + s/es | Rapid = Fast | Ancient ↔ Modern | Good at + subject/skill | Each → Singular → has |

## COMPUTER AWARENESS

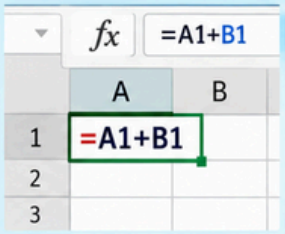
**37** In a spreadsheet, a collection of rows and columns is called a:

A Workbook
B Worksheet
C Formula
D Function




**38** Which symbol is generally used to begin a formula in Excel?

A #
B @
C =
D &




**39** Which function is used to calculate the average in Excel?

A SUM()
B COUNT()
C AVERAGE()
D TOTAL()

| | A | B |
|---|---|---|
| 1 | Student | Marks |
| 2 | Ram | 60 |
| 3 | Sita | 70 |
| 4 | John | 80 |

=AVERAGE(B2:B4)

**40** Which Excel feature is commonly used to summarize large amounts of data?

A WordArt
B Pivot Table
C Page Border
D Header

| Sales Data | | |
|---|---|---|
| Product | Region | Sales |
| A | North | 500 |
| A | South | 300 |
| B | North | 400 |
| B | South | 600 |
| C | North | 350 |
| C | South | 450 |

| Pivot Table | |
|---|---|
| Product | Total Sales |
| A | 800 |
| B | 1000 |
| C | 800 |

**41** Which of the following is an input device?

A Monitor
B Printer
C Keyboard
D Speaker




**42** Which of the following is an operating system?

A Windows
B Excel
C PowerPoint
D Chrome




37 – B 38 – C 39 – C 40 – B 41 – C 42 – A

1. Worksheet = Rows + Columns
2. Excel Formula → =
3. Average → AVERAGE()
4. Pivot = Summarize
5. Input → Keyboard / Mouse
6. Operating System → Windows

## GENERAL KNOWLEDGE

**43** Which is the largest mammal?

A Elephant
B Blue Whale
C Rhinoceros
D Giraffe



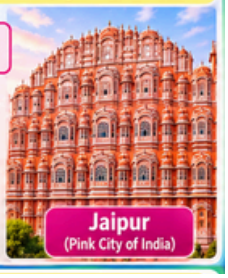

**44** The chemical symbol for oxygen is:

A O
B Ox
C Og
D Om




**45** Which is known as the "Pink City" of India?

A Jaipur
B Jodhpur
C Udaipur
D Bikaner

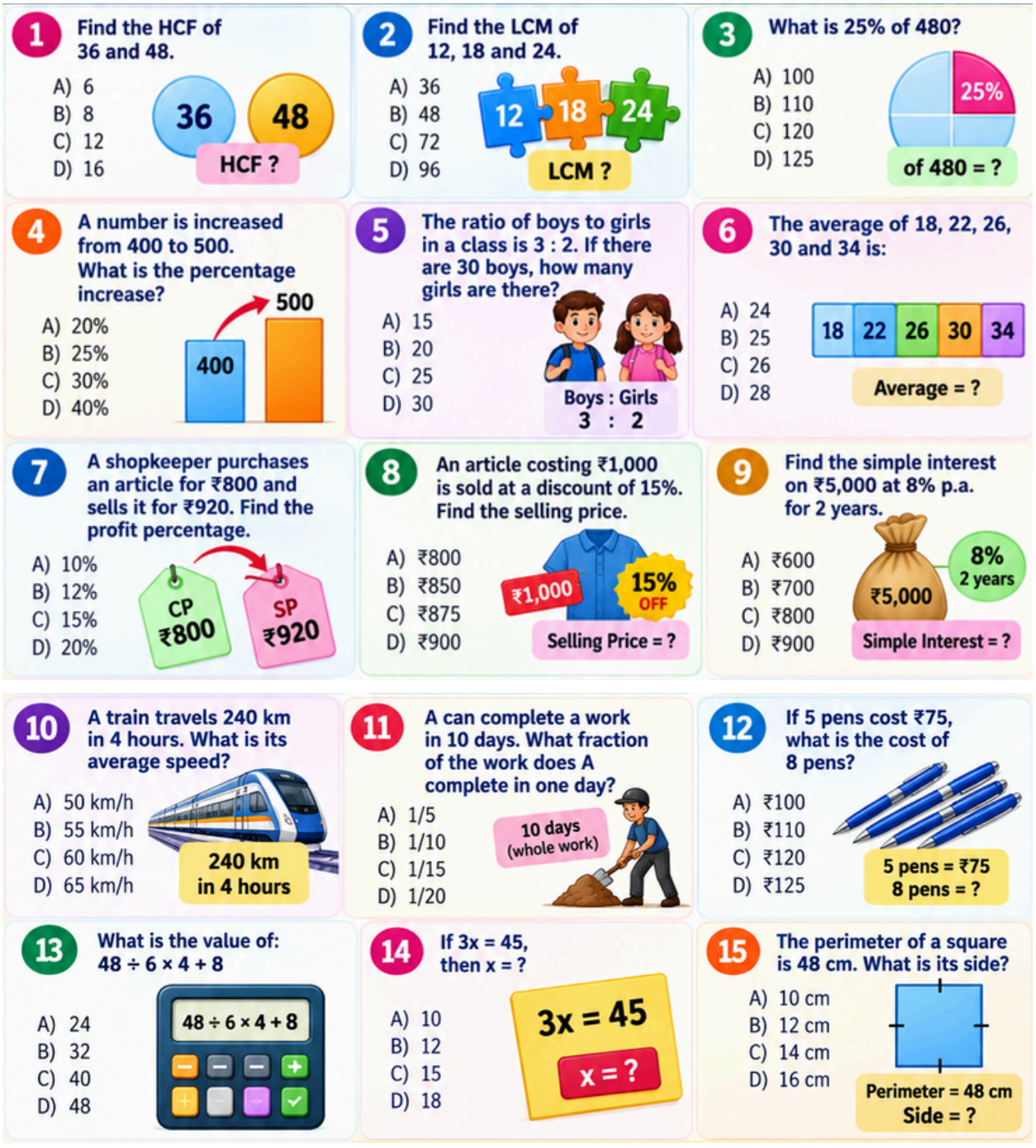





43 - B 44 - A 45 - A 46 - B 47 - B

1. Largest animal → Blue Whale
2. Oxygen symbol → O
3. Pink City → Jaipur
4. Himalayas → Northern India
5. RNA → Ribonucleic Acid

## Practice Questions



## Answers (1 – 15)

| | | | | |
|---|---|---|---|---|
| 1. C | 2. C | 3. C | 4. B | 5. B |
| 6. C | 7. C | 8. B | 9. C | 10. C |
| 11. B | 12. C | 13. C | 14. C | 15. B |

- **HCF :** Common factors (largest)
- **LCM :** Prime factorisation (highest powers)
- **Percentage :** 25% = 1/4, 50% = 1/2
- **Increase % :** (Increase ÷ Original) × 100
- **Ratio :** Find 1 part, then required part
- **Average :** If in order / equally spaced, middle number
- **Profit % :** (SP – CP) ÷ CP × 100
- **Discount :** SP = % of price (100 – discount %)
- **Simple Interest :** SI = P × R × T ÷ 100
- **Speed :** Distance ÷ Time
- **Work :** 1 ÷ number of days
- **Unitary Method :** Find 1 unit, then required
- **BODMAS :** Brackets → Division/Multiplication → Addition/Subtraction
- **Linear Equation :** Divide both sides
- **Square Side :** Perimeter ÷ 4

**1** HCF of 36 and 48

A) 6 B) 8 C) 12 D) 16




36 = 12 × 3
48 = 12 × 4
HCF = 12

**Answer: C) 12**

**2** LCM of 12, 18 and 24.

A) 36 B) 48 C) 72 D) 96




12 = 2² × 3
18 = 2 × 3²
24 = 2³ × 3
LCM = 2³ × 3² = 72

**Answer: C) 72**

**3** What is 25% of 480?

A) 100 B) 110 C) 120 D) 125




25% = 1/4
480 ÷ 4 = 120

**Answer: C) 120**

**4** Increase from 400 to 500
What is the percentage increase?

A) 20% B) 25% C) 30% D) 40%




Increase = 100
100/400 × 100 = 25%

**Answer: B) 25%**

**5** Ratio 3 : 2
Boys = 30, Girls = ?

A) 15 B) 20 C) 25 D) 30




3 parts = 30
1 part = 10
2 parts = 20

**Answer: B) 20**

**6** Average of
18, 22, 26, 30 and 34

A) 24 B) 25 C) 26 D) 28




Numbers are equally spaced
Average = middle number
= 26

**Answer: C) 26**

**7** CP = ₹800, SP = ₹920
Find profit percentage.

A) 10% B) 12% C) 15% D) 20%




Profit = 920 – 800 = 120
120/800 × 100 = 15%

**Answer: C) 15%**

**8** ₹1,000 with 15% discount
Find selling price.

A) ₹800 B) ₹850 C) ₹875 D) ₹900




15% discount = 85% of price
1000 × 85/100 = ₹850

**Answer: B) ₹850**

**9** Simple Interest
₹5,000 at 8% p.a. for 2 years.

A) ₹600 B) ₹700 C) ₹800 D) ₹900




SI = 5000 × 8 × 2 / 100
= ₹800

**Answer: C) ₹800**

**10** Train travels 240 km
in 4 hours. Average speed?

A) 50 km/h B) 55 km/h C) 60 km/h D) 65 km/h

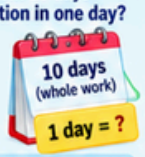


Speed = Distance ÷ Time
240 ÷ 4 = 60 km/h

**Answer: C) 60 km/h**

**11** Work in 10 days
Fraction in one day?

A) 1/5 B) 1/10 C) 1/15 D) 1/20




If total work = 1
1 ÷ 10 = 1/10

**Answer: B) 1/10**

**12** 5 pens cost ₹75
Cost of 8 pens?

A) ₹100 B) ₹110 C) ₹120 D) ₹125



1 pen = 75 ÷ 5 = 15
8 × 15 = ₹120

**Answer: C) ₹120**

**12** 48 ÷ 6 × 4 + 8
What is the value?

A) 24 B) 32 C) 40 D) 48

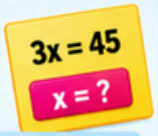



48 ÷ 6 = 8
8 × 4 = 32
32 + 8 = 40

**Answer: C) 40**

**14** If 3x = 45
then x = ?

A) 10 B) 12 C) 15 D) 18




x = 45 ÷ 3
= 15

**Answer: C) 15**

**15** Perimeter of a square
is 48 cm. What is its side?

A) 10 cm B) 12 cm C) 14 cm D) 16 cm



Perimeter = 4 × side
48 ÷ 4 = 12 cm

**Answer: B) 12 cm**

## Practice Questions

**16** Find the next number:
3, 6, 12, 24, ?

A) 36 B) 42 C) 48 D) 54



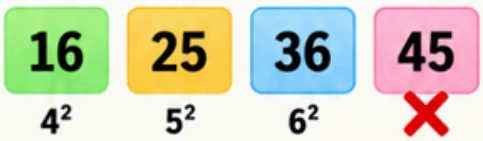

**17** Find the next number:
5, 10, 17, 26, 37, ?

A) 48 B) 50 C) 52 D) 54



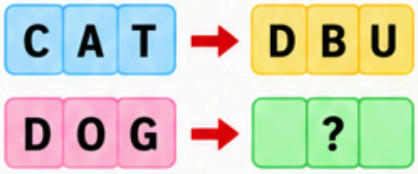

**18** Find the odd one out.

A) 16 B) 25 C) 36 D) 45



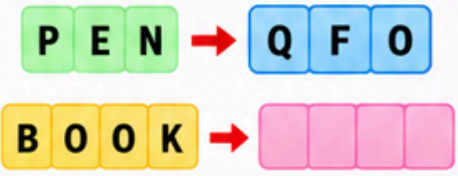

**19** If CAT = DBU, then DOG = ?

A) EPH B) EOG C) FPH D) DPH




**20** If PEN is coded as QFO, how is BOOK coded?

A) CPPL B) CPNL C) CQQM D) DPPM




**21** Ravi walks 4 km north and then 3 km east.
In which direction is he from the starting point?

A) South-East B) North-East C) North-West D) South-West



**22** If today is Wednesday, what day will it be after 17 days?

A) Friday
B) Saturday
C) Sunday
D) Monday




**23** Find the missing term: AZ, BY, CX, DW, ?

A) EV
B) EU
C) FV
D) EW




**24** Book : Reading :: Pen : ?

A) Writing
B) Drawing
C) Printing
D) Speaking




**25** Which number does not belong to the group?

A) 2
B) 3
C) 5
D) 9




## Answers (16 – 25)

| | | | | |
|---|---|---|---|---|
| 16. C | 17. B | 18. D | 19. A | 20. A |
| 21. B | 22. B | 23. A | 24. A | 25. D |

16. × 2 each time
17. Add consecutive odd numbers (+5, +7, +9, +11, +13)
18. Perfect squares (16, 25, 36) → 45 is not a square
19. Each letter + 1 (D O G → E P H)
20. Each letter + 1 (B O O K → C P P L)
21. North + East = North-East
22. 17 ÷ 7 = 2 remainder 3 Wednesday + 3 = Saturday
23. First letter + 1, second letter – 1 (AZ, BY, CX, DW, EV)
24. Book → Reading, Pen → Writing
25. Prime numbers: 2, 3, 5 (9 is not prime)

**16** Find the next number: 3, 6, 12, 24, ?

A) 36 B) 42
C) 48 D) 54




**Trick:** Multiply by 2 each time.

**Answer: C) 48**

**17** Find the next number: 5, 10, 17, 26, 37, ?

A) 48 B) 50
C) 52 D) 54




**Trick:** Add consecutive odd numbers (+5, +7, +9, +11, +13)

**Answer: B) 50**

**18** Find the odd one out.

A) 16 B) 25
C) 36 D) 45

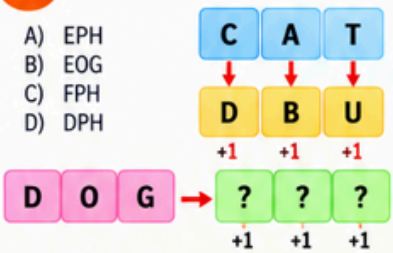



**Trick:** 16, 25 and 36 are perfect squares. 45 is not.

**Answer: D) 45**

**19** If CAT = DBU, then DOG = ?

A) EPH
B) EOG
C) FPH
D) DPH

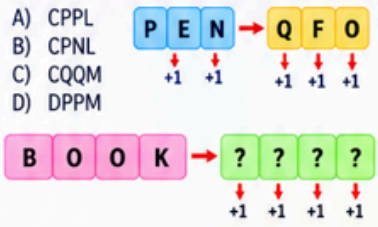



**Trick:** Each letter is replaced by the next letter (+1). D → E, O → P, G → H

**Answer: A) EPH**

**20** If PEN is coded as QFO, how is BOOK coded?

A) CPPL
B) CPNL
C) CQQM
D) DPPM




**Trick:** Each letter is replaced by the next letter (+1). B → C, O → P, O → P, K → L

**Answer: A) CPPL**

**21** Ravi walks 4 km north and then 3 km east. In which direction is he from the starting point?

A) South-East B) North-East
C) North-West D) South-West




**Trick:** North + East = North-East (NE).

**Answer: B) North-East**

## SKILLS REQUIRED FOR SUCCESS



**22** If today is Wednesday, what day will it be after 17 days?

A) Friday B) Saturday
B) Saturday D) Monday




**Trick:** 17 ÷ 7 = 2 remainder 3. Wednesday + 3 days = Saturday.

**Answer: B) Saturday**

**23** Find the missing term: AZ, BY, CX, DW, ?

A) EV
B) EU
C) FV
D) EW

| AZ | BY | CX | DW | ? |
|---|---|---|---|---|
| ↑ Z −1 | ↑ Y −1 | ↑ V −1 | ↑ W −1 | ↑ V −1 |

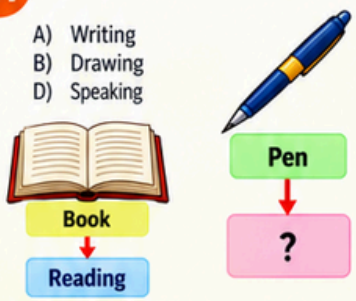
| A | B | C | D | E |
|---|---|---|---|---|
| Z | Y | X | W | V |

**Trick:** First letter +1 (A, B, C, D, E), Second letter −1 (Z, Y, X, W, V).

**Answer: A) EV**

**24** Book : Reading :: Pen : ?

A) Writing
B) Drawing
D) Speaking




**Trick:** Book is used for reading, Pen is used for writing.

**Answer: A) Writing**

**25** Which number does not belong to the group?

A) 2
C) 3
D) 9




**Trick:** 2, 3 and 5 are prime numbers. 9 is not a prime number.

**Answer: D) 9**

26 I before E except after C → RECEIVE
27 Abundant = Plenty / Plentiful
28 Expand ↔ Contract
29 Good at (subjects)
30 Each → Singular → HAS
31 Doesn't + V1 (doesn't like)
32 Passive Voice → was/were + V3
33 Cannot read or write → Illiterate
34 Vowel sound → use "an" (an honest man)
35 Neither ... nor → verb with nearer subject (friends → were)

| | | | | |
|---|---|---|---|---|
| 26. B | 27. B | 28. C | 29. B | 30. C |
| 31. C | 32. B | 33. C | 34. B | 35. C |

**26** Choose the correctly spelt word.

A) Recieve
B) Receive
C) Receeve
D) Receve




**27** Choose the synonym of "Abundant".

A) Scarce
B) Plenty
C) Rare
D) Little




**28** Choose the antonym of "Expand".

A) Increase
B) Extend
C) Contract
D) Enlarge




**29** Fill in the blank: He is good ___ mathematics.

A) on
B) at
C) in
D) for




**30** Identify the error: "Each of the students have a book."

A) Each
B) students
C) have
D) book




**31** Choose the correct sentence.

A) She don't like tea.
B) She doesn't likes tea.
C) She doesn't like tea.
D) She not like tea.




**32** Choose the correct passive voice: "They completed the work."

A) The work completed them.
B) The work was completed by them.
C) The work is completed by them.
D) The work had completed them.




**33** One-word substitution: "A person who cannot read or write"

A) Literate
B) Scholar
C) Illiterate
D) Graduate




**34** Choose the correct article: He is ___ honest man.

A) a
B) an
C) the
D) no article




**35** Choose the correct form: Neither Ravi nor his friends ___ present.

A) was
B) is
C) were
D) has




## Practice Questions

**1** Complete the mixed series: ABC10, DE1E20, GHI30, ?, MNO50

| ABC 10 | DEF 20 | GHI 30 | ? ? | MNO 50 |
|---|---|---|---|---|

A) JKL40 B) KJL40
C) JKL35 D) JKL45

**2** Select the correct missing term: Z1, X4, V9, T16, ?, P36

| Z 1 | X 4 | V 9 | T 16 | ? ? | P 36 |
|---|---|---|---|---|---|

A) S25 B) R25
C) Q25 D) R20

**3** Arrange the words in dictionary sequence:

1. Apple
2. Apply
3. Apart
4. Appeal
5. April




A) 3, 1, 4, 2, 5 B) 3, 4, 1, 2, 5
C) 1, 3, 4, 2, 5 D) 3, 1, 2, 4, 5

**4** If January 1st, 2024 was a Monday, what day was January 1st, 2026?




A) Monday B) Sunday
C) Thursday D) Friday

**5** Select the missing term: AC10, ? :: EG26, FH30 :: IK42, JL46

| AC 10 | ? ? | EG 26 | FH 30 | IK 42 | JL 46 |
|---|---|---|---|---|---|

A) BD14 B) BD18
C) BE15 D) BC12

**6** Select the missing term: 100 : 400 :: 50 : 200 :: ? : 120

| 100 400 | 50 200 | ? 120 |
|---|---|---|

A) 30 B) 60
C) 40 D) 25

**7** A series is given with one term missing: 710, ?, 720, 725, 730, 735

| 710 | ? | 720 | 725 | 730 | 735 |
|---|---|---|---|---|---|

A) 711 B) 715
C) 712 D) 718

**8** Complete the alphabet series: A, C, F, J, O, ?, B

| A | C | F | J | O | ? | B |
|---|---|---|---|---|---|---|

A) U B) V
C) T D) W

**9** In a code language, 'run fast now' is 'zi lo ne' and 'stop now please' is 'ne up ty'. What is the code for 'now'?

A) zi
B) lo
C) ne
D) up



**10** Arrange in dictionary order:

1. Brave
2. Brain
3. Brand
4. Brass
5. Brash

Brave, Brain, Brand, Brass, Brash

A) 2, 3, 5, 4, 1 B) 2, 3, 5, 1, 4
C) 2, 1, 3, 5, 4 D) 2, 3, 1, 5, 4

**11** Select the correct alternative to complete the series: −15, −31, −64, −131, −266, ?

| −15 | −31 | −64 | −131 | −266 | ? |
|---|---|---|---|---|---|

A) −537 B) −532
C) −535 D) −540

**12** 5 boys A, B, C, D and E are in a row facing north. C is the immediate neighbour of A and B. D is to the right of B. E and D are immediate neighbours. Who is at the centre?




A) A B) B C) C D) D

**13** Select the option related to the fifth letter cluster in the same way as the previous pairs: GD : AX :: SP : MJ :: NK : ?

| GD<br>AX | SP<br>MJ | NK<br>? |
|---|---|---|

A) HE B) IF
C) JE D) ID

**14** Select the missing letter-number cluster: ABC20 : ? :: GH180 : JKL120 :: MNO160 : PQR200

| ABC<br>20 | ? | GH<br>180 | JKL<br>120 | MNO<br>160 | PQR<br>200 |
|---|---|---|---|---|---|

A) DEF40 B) BCD40
C) CDE50 D) DEF60

**15** In a code language, 'sky is blue' is 'ma pa ka' and 'ocean water' is 'ka re sa'. How is 'blue' coded?

A) ma
B) pa
C) ka
D) re




**16** If the month of March 2026 starts on Sunday, what is the date of the last Sunday of May 2026?

May 2026

| S | M | T | W | T | F | S |
|---|---|---|---|---|---|---|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

A) 24
B) 31
C) 25
D) 30

**17** Five friends A, B, C, D and E are sitting in a row facing north. A sits second to the left of C. B is at one of the ends. D sits immediately to the right of A. E is not sitting at the ends. Who sits in the middle position?




A) A B) B C) D
A) A B) B D) E

**18** Select the missing term: Z, ?, J, O, T, Y, D

| Z | ? | J | O | T | Y | D |
|---|---|---|---|---|---|---|

A) B
B) C
C) E
D) G

**19** Two figures are related in a certain way. Select the missing figure from the options.




A) 1 B) 2 C) 3 D) 4

**20** Select the missing number: 1234 : ? :: 5678 : 5640 :: 9012 : 8974

| 1234<br>? | 5678<br>5640 | 9012<br>8974 |
|---|---|---|

A) 1196 B) 1200
C) 1210 D) 1190

## Answers (1 – 20)

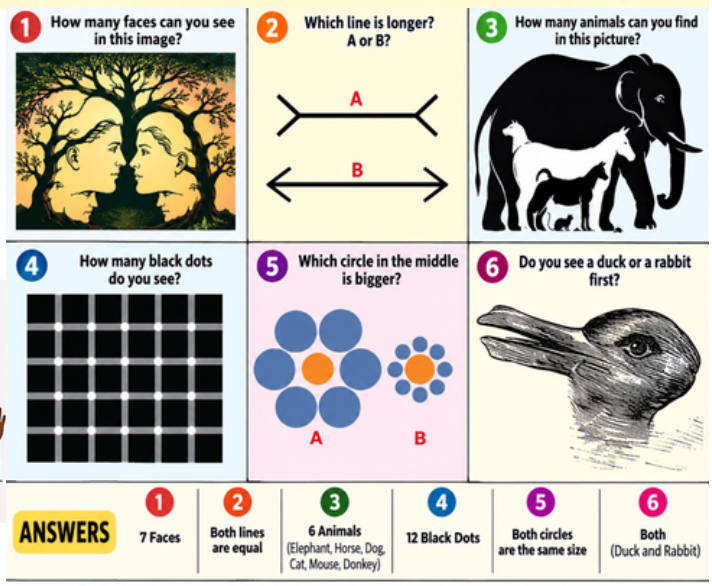
| | | | | |
|---|---|---|---|---|
| 1. A | 2. B | 3. C | 4. C | 5. A |
| 6. C | 7. B | 8. A | 9. C | 10. A |
| 11. A | 12. C | 13. A | 14. D | 15. C |
| 16. B | 17. A | 18. C | 19. A | 20. A |

- **Mixed Series :** Letters + numbers pattern
- **Letter Series :** Position / constant difference
- **Dictionary Order :** Compare letter by letter
- **Calendar :** 1 year = +1, 2 years = +2
- **Number Analogy :** ×4 or constant difference
- **Alphabet Series :** +2, +3, +4 pattern
- **Coding :** Find common words
- **Series (Double-Subtract) :** Next = 2×previous − 1
- **Sitting Arrangement :** Use given conditions
- **Letter–Number Analogy :** Letter position × 2
- **Coding (Common word) :** Identify common word
- **Month Dates :** Check calendar or date count
- **Figure Analogy :** Identify changing position
- **Missing Number :** Subtracting pattern
- **Quick Checking :** Eliminate wrong options
- **Practice :** Improve speed and accuracy















# COMMERCE: A PROUD PATHWAY TO A WORLD OF OPPORTUNITIES

## B. Com & M. Com is not just a degree it is a strong foundation for diverse careers

By
Dr. Anusha N., Associate Professor / HOD, Department of M. Com

In today's rapidly changing employment landscape, **Commerce has emerged as one of the most versatile and opportunity rich fields of education**. Commerce is no longer limited to traditional areas such as accounting, banking and office administration. It has expanded into a wide range of professional domains, including **Banking, Finance, Accounting, Taxation, GST, Auditing, Investment, Insurance, Business Analytics, Digital Commerce and FinTech.**

For many years, students and parents have asked a familiar question: **"What career opportunities are available after studying Commerce?"** Today, the answer is broader than ever. A Commerce graduate can explore multiple career pathways depending on individual interests, skills and professional goals. The source material also highlights the wide range of opportunities available to Commerce graduates across different sectors.

**From Accounting to Business Analytics**

Accounting continues to be one of the important career areas for Commerce graduates. Organisations require skilled professionals to manage financial records, transactions and reporting. This creates opportunities in roles such as:




Practical knowledge of accounting, taxation and financial procedures can provide students with a strong foundation for entering these professions. At the same time, Commerce education is moving beyond traditional accounting. With the growing importance of data and technology in business, students can also develop skills in Excel, Statistics, Data Analytics and Financial Analytics and explore emerging career areas.

**Banking and Financial Services – A Vast Career Landscape**

The banking and financial services sector provides another significant avenue for Commerce graduates. Knowledge of accounting, finance, economics and business operations can support careers in areas such as:




**Finance and Investment –Turning Numbers into Decisions**

Modern businesses increasingly depend on financial information and data driven decision making. This has created demand for skills related to financial analysis, investment and corporate finance. Commerce graduates who develop additional expertise in **financial analysis, statistics, spreadsheets and data interpretation** can explore roles connected with financial research, investment services and corporate finance.



**GST, Taxation and Compliance – Growing Areas of Specialisation**

Taxation and compliance have become important areas of professional activity for businesses. Companies and organisations need people who understand accounting procedures, taxation, documentation and statutory compliance.

This creates opportunities related to:




**Commerce + Technology = New-Age Career Opportunities**

The Commerce graduate of today need not be limited to traditional accounting roles. The modern workplace increasingly values professionals who can combine business knowledge with technology and data skills.

A combination such as:




can help students develop a broader professional profile and prepare themselves for changing workplace requirements. This combination can open pathways across corporate companies, banks, financial institutions, audit firms, tax consultancies, insurance organisations, e-commerce companies, start-ups and other business organisations.




# THE TEAM BEHIND PATHA

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