



Information Brochure

Session 2020-21

Way to Learn

Haludbani,Parsudih,Jamshedpur,Jharkhand- 831002



IITJEE

(Main+Advanced)

NEET

(AIPMT,AIIMS,State PMT Exam)

PRE-NURTURE

For Student of Class VI,VII & VIII

NURTURE

For Student of Class IX & X

FOUNDATION

For Student of Class XI & XII

Banks,SSC and Railways

ADMISSION STARTED
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Way to Learn

Flag Bearers of Our Resounding Success



“You are the best teacher ,student could ever hope for ! I will be extremely thankful for having a brilliant teacher like you .The lesson you have taught will be remembered forever while your inspiration will always give me strength to succeed.”

- Ronit Patra [Class 10 CBSE 85%]



“You are such a beloved teacher with a lot of experience and a fantastic teaching style.Your Interactive approach of Teaching can easily stick to my mind .

- Malay Patra [Class 10 ICSE 86%]



Teachers teach to make a difference.You have definitely made a positive differences in my life . I am thankful for educators like you!

- Daipayan [Class 12 ICSE 81%]

Information Brochure

SUPREME INSTITUTE OF

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Our Present steps Decide our Future

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Why Way to Learn ?



Essence of Way to learn Being a True Guru

The Essence of a True Guru is what Way to Learn believes in and we have always tried to emulate this Essence by incorporating it within Our System.

A True Guru connects with his disciples with both, his mind & his heart. He / She guides his disciples to imbibe knowledge as per their calibre and help them develop the indispensable skills like Perseverance, Dedication, Attention to detail, Tenacity & Compassion. He / She shows them the Right path while keeping them away from the wrong one. A True Guru devotes his entire life towards the holistic development of his disciples and Empowers them to face challenging situations in life, fearlessly. A True Guru always strives to set an excellent example in front of his disciples and is forever remembered for his selfless act of improving & enriching the lives of his disciples.

Like A True Guru, who is not just a mentor, but an Inspiration for his disciples, Way to Learn has always aspired to inspire its Students and the society at large. Since 2018, we have been preparing Students to not only get admission in prestigious IITs but, also for Life Long Excellence. Way to Learn has always considered guiding & helping the Students towards taking the Right Steps in their preparation for IIT-JEE as its foremost duty.

It is the emulation of this very essence of a True Guru that has led Way to Learn to become the only Institute of Real Substance for IIT-JEE preparation in the Country. And, Our Standout Features are a result of the same.



Our Value System

Whatever we think, We Say & whatever we say, We Do. We present to you, what we actually are.

We strive to instil the values of Truth, Transparency & Commitment along with Dedication & Sincerity among our Students. These values and virtues play a pivotal role in attaining success in all vistas of life, be it becoming an Entrepreneur, an Administrator, a Follower, a Spiritual Guru or a Politician. Reared with these traits, it is but natural that we not only produce highly successful Students but also good Sons, good Daughters, good Future Fathers & Mothers and good Citizens.

Way to Learn Value System
revolves around

**TRUTH, TRANSPARENCY &
COMMITMENT**

The Quality



We Never compromise on Quality. Our penchant towards assuring quality is evident in our activities, in all our actions, at all times, everywhere.

○ Best Faculty

Every institute for IIT-JEE training worth its name tries to get a Way to Learn faculty. We are the only institute that follows such strenuous, strong, systematic & objective selection and training process before a teacher becomes a Way to Learn faculty. Way to Learn has a large pool of very competent, full-time faculty members; ensuring you get highly effective teachers for all your subjects throughout your academic studies.

○ Pattern-Proof Teaching Methodology

Way to Learn has always been preparing Students in a fundamental way. Way to Learn has been teaching in a comprehensive manner so that Students do well in IIT-JEE (irrespective of the pattern), Boards, NTSE, KVPY, Olympiads and Other Engineering Entrance Exams. For many years, our Students have been securing admissions in the top 10 US Universities where admission is based on the performance at School + Last Board Exam and SAT-I, SAT-II, AP Exams & TOEFL.

The Testing pattern of IIT-JEE also keeps on changing but the key aspect of the test is to judge the analytical ability of the aspirants along with the understanding of fundamentals.

Students having sound understanding of fundamental concepts & practising varied types of problems will always outperform the Students who confine their preparation to the exam pattern only, rather than understanding the concepts.

○ Comprehensive Study Material

The fact that every publisher / institute refers to our Study Material & JEE Solutions while creating their books / solutions / study material, is a testimony to our quality. There is a bit of Way to Learn in everyone associated with IIT-JEE, be it Students, coaching institutes or publications. Ask any Student who got success in IIT-JEE & explore the truth yourself. Our Study Material is Pattern-Proof i.e. Students are well-prepared for the IIT-JEE irrespective of the dynamic exam pattern.

○ Enabling Infrastructure

We strongly believe in the fact that the environment in which a Student studies is equally important for effective learning. We ensure our Students study in an enabling environment equipped with proper Classrooms to keep them stress-free.

○ Personalized Coaching

Individual attention is given to every Student irrespective of one's standing in the merit at any point of time. We never increase our batch size beyond a limit, this facilitates proper Student-Faculty interaction. Our faculty is always willing to clear doubts of Students even individually, if required. Our focus is better results through conceptual clarity and constant support instead of increasing the batch size.



The Winning Methodology

Our winning Methodology equips the Students to creatively resolve complex & tricky problems by improving and sharpening their analytical skills & parallel thinking process. We develop & share the right strategies from time to time to optimise the Students' output.

○ Physics, Chemistry & Mathematics are integral components of Our Students' DNA

At Way to Learn, Physics, Chemistry & Mathematics are not taught as mere subjects. These are made an integral part of our Students' intellectual anatomy. Here, our Students don't just solve questions rather they light, play, understand and most importantly, enjoy these subjects to the very core. This is the single most important reason why our Students have taken, the world by storm. Whether these are our very own IITs, NITs or for that matter, World Class Institutes like MIT, Princeton or Harvard, our Students have proved their mettle across the globe.

○ Students' IQ level gets enhanced significantly

Way to Learn has always laid emphasis on developing the Intelligence Quotient (IQ) along with the Analytical Ability of its Students through a systematic and structured way. We guide our Students to read, analyse and understand a question and then apply the best technique to solve it. This automatically develops the ability to think out of the box amongst the Way to Learn Students.

○ We Instil Curiosity & Confidence In Our Students

At Way to Learn, we encourage Students to ask How & Why. We transform them into inquisitive individuals. As a result, Way to Learn Students are always curious about challenging things and want to get to the root of the matter. This enables them to understand things in a better way.

○ Students learn the true meaning of Competition

At Way to Learn, Students learn their first lesson on cut-throat competition which they will face in their life ahead. At Way to Learn, we teach and prepare them in a way to make them understand the problem and guide them to resolve it based on its merit. In fact, we make them stronger through series of Tests, Feedback & Discussions and transform them into more Evolved & Matured individuals. We empower them with the ability to Self Analyse, Assess & Diagnose their performance and to iron out the lee ways in their preparation and emerge as a true competitor in every sense.

○ Our Students' domination in various Competitive / Scholastic Exams

Way to Learn Results over the years are a testimony to the effectiveness of our Winning Methodology which has been the driving force behind our Students' extraordinary achievements. Whether it is about producing an Overall World Topper in International Jr. Science Olympiad or an All India Topper in National Level Scholastic Exams like KVPY (Kishore Vaigyanik Protsahan Yojana) or an All India Topper in ISC & CBSE Board or bagging Medals in International Olympiads, Way to Learn Students have always proved their mettle.

In IIT-JEE, Way to Learn has been producing the highest number of selections in the country since 2018. Way to Learn Students have also been dominating in NTSE (National Talent Search Examination), both at the National & State-level.



Innovative Programs & Concepts

Innovation is the essence of Way to Learn. Booster,Nurture & Foundation Programs are already revolutionising school education in India. We are the pioneers in designing a specific IQ Test to test the temperament and potential of a Student for JEE Advanced. The Student's score in this test helps us to judge his / her potential in the beginning itself along with the level of input required for his / her success. This makes our Classroom Programs exceptionally effective, as we know in advance, the unique level of input needed for each Student. Way to Learn is the only institute in India that has the capability to predict the most accurate Rank Potential Index (RPI) of a Student & constantly encourage its Students to emulate them. Apart from Classroom / Integrated School Programs, Way to Learn has also made unique innovations in the field of Online Test Series by launching myPAT, another invaluable tool for getting Success in various Competitive / Scholastic Exams viz. JEE Advanced, JEE Main, BITSAT, KVPY & NTSE. This Online Test Series is focussed upon enabling Students to learn through Assessment, Analysis, Identification of Knowledge Gaps & Remedy options available for the same.



The Total Success Approach

Even though our programs aim at JEE Advanced, we also prepare Students comprehensively for KVPY, SAT, Olympiads, NTSE and all other important Engineering Entrance Exams including JEE Main / BIT-SAT / VITEEE / CET (Karnataka) / CET (G.G.S.I.P. University) / BVP (Pune) / EAMCET (Andhra Pradesh) / KEAM (Kerala) / UPSEE / CG PET (Chhattisgarh) / RPET (Rajasthan) / BCECE (Bihar) / WBJEE (West Bengal) / AMUEEE / J&K CET / JCECE (Jharkhand) etc.



Research & Development

Our Research and Development team works round the clock to ensure that our teaching methodology, study material and course structure is constantly updated. This committed team keeps a keen eye on the latest developments and changes in the JEE Advanced, JEE Main, other prestigious Engineering Entrance Exams / Olympiads / NTSE / KVPY and swiftly incorporates them into our course curriculum.

Major Features

of Classroom and Integrated School Programs

Way to Learn Classroom and Integrated School Programs are unique as they ensure the best possible result depending upon the basic potential of the Student and his / her ability to work hard.

The methodology developed by us and which is followed in our Classroom and Integrated School Programs for JEE Advanced preparation lays emphasis on making the Students imbibe the fundamental concepts of Physics, Chemistry & Mathematics and on sharpening their analytical skills and parallel thinking process.

This enables them to creatively resolve complex and tricky problems by mere application of basic concepts. Way to Learn has been experiencing that the IQ level of the Students is raised significantly in the process.

Way to Learn Classroom
and Integrated
School Program - The
Winning Formula



Classroom Learning Improvement Program (CLIP)



Online Test Series (myPAT)



Computer Based All India Test Series (AITS)



Excellence in
JEE Advanced, JEE Main,
Other Competitive
Entrance Exams along
with X & XII Boards

Way to Learn provides,

Beneits to the Students

- Students enrolling in Any programs(Jee main,Neet,Pre-Nurture,Nurture,Foundation) will have an integrated study plan.
- The studies for both School / Board as well as JEE Advanced, JEE Main will be controlled & executed by Way to Learn.
- This would mean that the Student would not be going through two separate schedules & Classes for the same subject.
- Weekly test & other support will be provided to the Students.
- Weekly parents Teacher meeting ,So that they can evaluate the progress of their ward.

Way to Learn will also aim for :

1. Developing Procient Communication skills with confidence in every Student.
2. Creating a way to tackle the difficult Question in the Exam.
3. Improvement of Memory & IQ, Mental, Physical & Spiritual well-being, Awareness & growth with intensive Yoga & Meditation tips for all Students.
4. Instilling Indian Culture & Values in each Student, not to learn these as History & Geography but learn to base their lives on it.
5. Developing important personality traits (Focus, Effective Communication, Leadership Ability, Determination, Strategic Planning, Pro-active Approach, Handling Failures, Stress, etc.) & Positive Attitude required for success. (This is what corporate sector tries to teach employees who are 25 - 55+ years of age and they hardly respond to changes required).

Way to Learn
Classroom / Integrated School Programs

PRE-NURTURE

For Students of Class 6, 7 & 8



Building Strong Foundation
for a Proud Future

Classroom Program

for Students of Class 6

LITTLE GENIUS

One Year
Foundation Program

This Program aims at raising the IQ / Mental Ability of the Students to a level that is 2 years ahead of time. It will also develop the Logical Thinking of the Students, required for achieving success in various Competitive / Scholastic Exams including JEE in the future. In addition, this program will also guide the Students to approach Science & Mathematics in an objective manner which will eventually enable them to solve complex numerical programs while ensuring that Biology is the integral part of this program.

Success is never defined in an absolute sense. It is very much a subject of the relative performance. Children need to imbibe the spirit of competitiveness from an early age and start preparation for major milestone achievements, well in advance in order to avoid stress and anxiety at a later stage. The Program Trains a Student for Overall Logical Thinking and Scientific Aptitude at an early age thereby Transforming his / her academic life. This is the time when a Student Encounters Change in Academic Methodology from the text based Academics in Class V to a Matured Academic Life in Class VI and Beyond...

Parents will be able to notice substantial difference in the analytical skills and IQ of their little ones with this program.

LITTLE GENIUS will Learn - One Year Foundation Program

Subjects

- Science (Physics, Chemistry, Biology)
- Mathematics
- Social Science
- English

The entire course will be covered in 4 Phases and duration of the program will be around 200 hours. Science (Physics, Chemistry, Biology), Mathematics, English & Mental Ability will be covered. Besides, the Student will also get the following as an Integral part of the program :

- Additional problems will be given for practice
- Chapter Practice Problems : Students will be given Chapter Practice Problems (CPP) on each chapter which they have to attempt and submit before the beginning of the next chapter. These solutions will be checked by the faculty and will be returned to the Students with remarks and suggestions. Thus, helping every Student to have a very strong command over fundamental concept knowledge which is very crucial for getting Top ranks.
- Daily Home Assignment.
- Regular feedback & Test Analysis Sessions.
- Students also gain important exam practice through quizzes, phase tests, & mock tests (conducted in a simulated environment giving the Students a 'feel' of the real exam) that can help them improve their examination temperament - a necessary element for success in any competitive exam.

Our Attractive Fee Structure

	Course Fee	Monthly Fee
1 Year Pre-Nurture Course for class 6	Rs 10,000	Rs 1200
1 Year Pre-Nurture Course for Class 7	Rs 11,000	Rs 1300
1 Year Pre-Nurture Course for Class 8	Rs 12,000	Rs 1400

*Installment option Also Available on payment of fees

*Fees can be paid both Online and Offline Mode.

Way to Learn

Classroom / Integrated School Programs

NURTURE

For Students of Class 9 & 10



Enriching Young Minds

Integrated School Programs

for Students of Class 9 & 10

Transformational Program



The Long Term Goal of this Program is to help each & every Student get a Top Rank in JEE. Moreover, equal emphasis is also given on achieving excellent performance in Boards as well as Combined Engineering Entrance Exams. As NTSE is a major milestone in Class X, Students are meticulously prepared for delivering a remarkable performance in this Exam. KVPY is another such Exam which is a vital milestone in Class XI & XII. Students will be holistically trained & prepared to ace this important Exam too. Students will be simultaneously prepared for all the aforesaid exams within the School Schedule only. These Four years of intensive IIT-JEE training within the school framework works like an ambrosia for IIT-JEE.

This Program is a dream of FIITJEE Team to bring renaissance in the Indian Education System and we try to move towards an Ideal School Education. More than 2160 hrs. of classroom teaching coupled with constant input from

Way to Learn Team brings out the best in you. Dedicated academic operations team provides feedback at any point of time apart from scheduled Parent - Teachers meetings.

Way to Learn Student who was a part of Nurture course - 1 Year Integrated School Program and secured a 80% in Class 10 Board Exams



The teachers in way to learn is very Dedicated , they help me a lot in securing 86 % in board exam. They clear all Doubts and Daily practice problem given by Way to Learn helps me a lot

Trisha Dutta

Nurture - 1 year Integrated School Program

We are the only institute whose Students do well not only in JEE Advanced but also in JEE Main, XII Boards & Other Engineering Entrance Exams

We encourage Students / Parents to choose an Integrated Program over after-the-school regular program to prepare for IIT-JEE without additional stress.

- Entire course will be covered in 15 Phases (4 Phases in Class IX, 4 Phases in Class X, 4 Phases in Class XI & 3 Phases in Class XII). Our Academic Phase Plan covers the entire syllabus of Boards Exams..
 - Additional problems will be supplemented wherever necessary. Students should not require any additional Side books etc.
 - Chapter Practice Problems (CPP).
 - Rank Potential Index (RPI).
 - Mock Board Test Papers.
 - NTSE Mock Test Papers.
 - Regular feedback & Test Analysis Sessions.
 - Mock Board Test Series across the country
- Daily Home Assignment.
 - Weekly Tests
 - Parent Teacher Meeting.

Our Attractive Fee Structure For Nurture Course For Classes 9 & 10

	Course fee	Monthly fee
1 Year Nurture Course for Class 9	Rs 18,000	Rs 1800
1 Year Nurture course for Class 10	Rs 20,000	Rs 2000

* Installment Option Also Available on payment of fees

* Fees Can be Paid Online & Offline.

Way to Learn

Classroom / Integrated School Programs

FOUNDATION

For Students of Class 11 & 12



Developing a Strong Base

Foundation Classroom Programs

for Students of Class 11 & 12



This Program helps the Student to excel in XII Boards with an aim secure more than 90% marks in Board Exams.

Way to Learn is an institute which, not only preaches high standard of ethics and value systems but also follows the principles in letter & spirit. Therefore, we always tender honest & correct advice to every Student & his / her Parents.

When Students fail to get a good percentage in Class 12 Board Exams. Then, more precisely failed in taking Admission to Various graduated colleges, they fervently start hoping that they get a good Percentage in Board Exams.

Best way to prepare for a Class 11 & 12 Exam is through a holistic preparation in senior secondary Class XII Board Exam and Other Engineering Entrance Exams in a synchronized manner. Some Students, however, need to focus on only JEE Main, XII Board Exam and Other Engineering Entrance Exams for best and optimum career options. Way to Learn provides you Two Year Classroom Program for Securing good percentage in Boards..

Foundation Course Subject

- **Physics**
- **Chemistry**
- **Mathematics**
- **English**

Foundation Classroom Programs for 11 & 12 Students

The Program will automatically ensure that you excel in Physics ,Chemistry, Mathematics & English.

The Program also helps the Student to excel in Other Engineering Entrance Exams.

The entire course is divided into 4 phases. It includes classroom contact hours of approx 400 hours. However, the actual total input provided to the Student is more than 400 hours which includes doubt removal sessions, Rank Improvement Program, Chapter Practice Problems, Classroom Learning Improvement Program, Phase Tests etc.

Our Academic Phase Plan covers the entire syllabus of CBSE,ICSE JAC Board Examination.

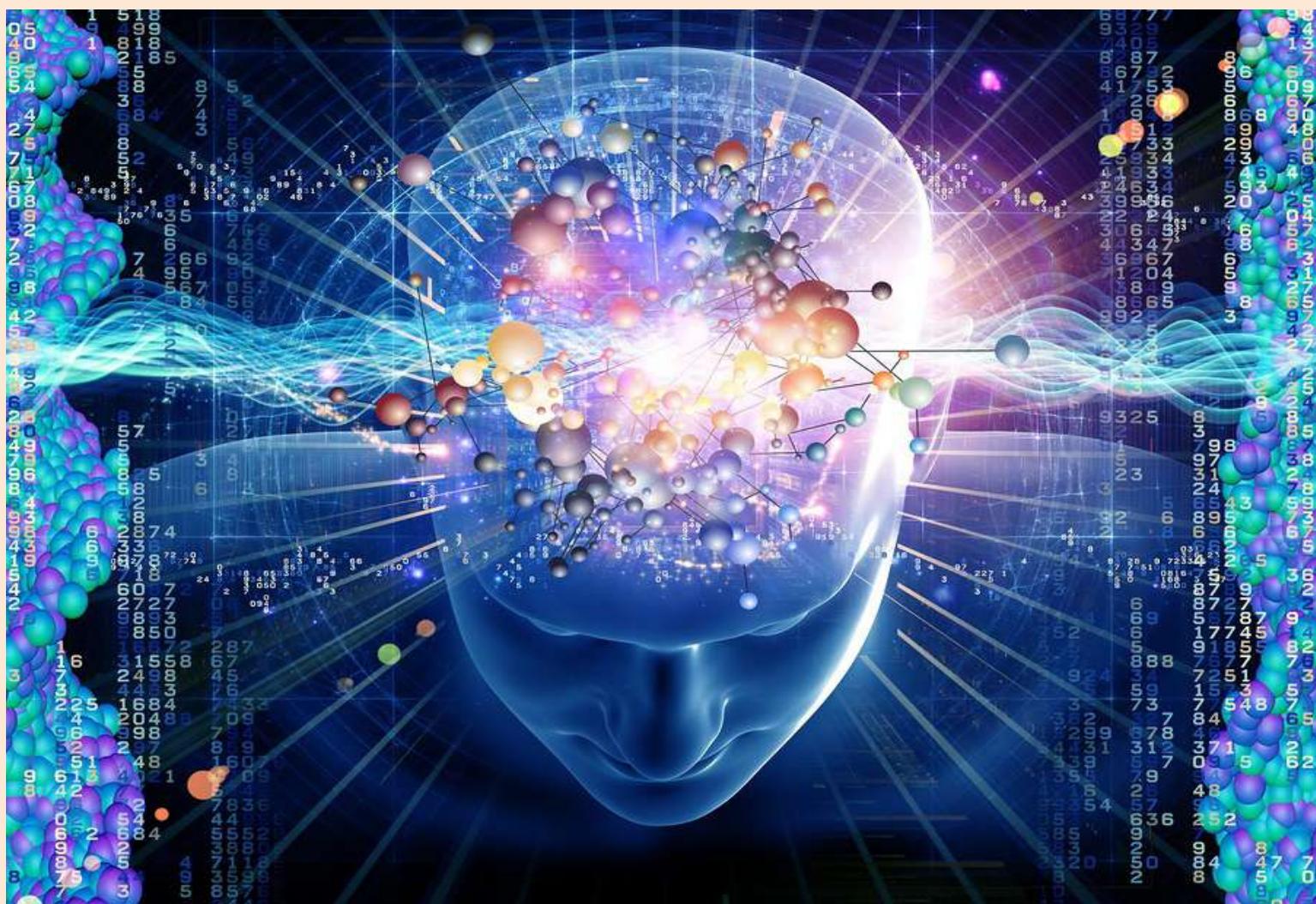
Fee Structure For Foundation Course

	Course Fee	Monthly Fee
1 Year Foundation Course for Class 11	Rs 24000	Rs 2500
1 Year Foundation Course for Class 12	Rs 24000	Rs 2500

Way to Learn

Integrated Programs

Jee Main/NEET



Developing a New Definition

Jee-Main/Neet Classroom Programs

for Students of Class 11 , 12 & 12 Passout Students



CONCEPT BUILDING

Batch wise classes having limited students are held in morning & evening sessions, separately for English & Hindi medium

Lecture Classes

Lectures of 90 minutes each, are designed according to the pattern and level of JEE and delivered by our esteem faculties.

Revision Classes

Revision classes of selected topics are arranged regularly for the benefit of students.

Doubt Sessions

These sessions are regularly scheduled in Time Table and also separately arranged for those students who require extra assistance for clarification of their doubts. These sessions are optional.

RACE - Regular Analysis through Continuous Exercise

Every lecture is subsequently supported by a RACE which is a bunch of multiconceptual problems, designed to give in-depth understanding of the subject & to improve question solving speed through time bound practice.

Subject and Topic wise Booklets (Sheets)

Sheet is topic wise multi exercise booklet, designed according to the syllabus of JEE, containing different types of conceptual, tricky & brain storming questions including previous ten years IIT-JEE questions, covering all the possible arena of the problems which may be asked in forthcoming exams.

Foundation Course Subject

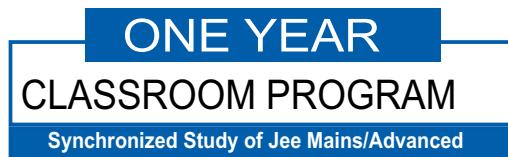
● **Physics**

● **Chemistry**

● **Mathematics**

Jee-Main/Neet Classroom Programs

for Students of Class 11 , 12 & 12 Passout Students



Question Banks

For adequate practice in each subject, topic wise question banks are distributed to students which help them in gaining confidence & command on individual topics.

– **Hand books of Physics, Chemistry and Maths** containing all important formulae and concepts are provided for a faster revision.

-- **Topic wise previous ten years CBSE** question bank and their solutions

– **Topic wise previous ten years AIEEE** question bank and their solutions

– **NCERT** important questions and their solutions

ADDITIONAL FEATURES

- A special dedicated Star Batch consisting of Top 5 to 30 students is formed to provide concentrated efforts, highest academic and administrative care to produce top ranks.
- Workshops for KVPY, OLYMPIAD and other competitive exams are organized.
- JEE Main Online Test Practice.

Our Attractive Fees Structure

	Course Fee	Offer Course Fee (20% Discount)
1 Year Jee-Main/Advance & Neet Course	Rs 50,000	Rs 40,000
Monthly Fees Option For this Course	Rs 5,000 per Month	Rs 4,000 Per Month

* Installment Facility Also Available.

* Fees can be paid both Online and Offline Mode.

Way to Learn

Banks,SSC & Railways

For 12 passout Students
Graduated students



Institute of Banking
Personnel Selection



Learning with a New Approach

Banks,SSC & Railways

for 10,12 passed Students & Graduated Students



From 2021, CET for bank, railway and Central government jobs. The CET will take place for the first level exams held by the Staff Selection Commission (SSC), the Railway Recruitment Board (RRB) and the Institute of Banking Personnel Selection (IBPS). As of now, there are approximately 1.25 lakh vacant posts in the Central government, at the Group B and C level and C level

Get ready for the single Recruitment Exam CET "One Nation One Exam". Our New courses is based on New syllabus Released by National Recruitment Agency NRA.

Various banks and other financial institutions such as SBI, RBI, IBPS, LIC, etc recruit candidates through recruitment exams. The exams test various areas, from quantitative ability and verbal skills to general knowledge.

Program Features

Classroom Training

300 hours of modular classroom training covering basic concepts and applications for topics tested in exams.

The training covers topics on:

- Quantitative Ability
- Logical Reasoning
- Verbal Ability
- Verbal Reasoning
- Data Interpretation & Data Sufficiency
- Visual Reasoning
- General Awareness
- Banking Awareness
- IT Awareness
- Marketing Awareness
- Current Affairs
- Static General Knowledge (For SSC-CGL & Railway students)

14 Hrs. of Class-room Assessment Tests & Analysis to gauge students understanding of each module.



About Government Jobs



Jobs in the government sector are highly sought after. Growth opportunities in the government sector are immense, especially with the Indian economy being one of the fastest growing ones in the world and the advent and utilisation of new technologies at almost all levels of the government. Apart from excellent pay and perquisites, government employees also enjoy a unique social status, recognition and respect in the society, as well as job security and an opportunity to be a part of the government machinery.

About the Banking Industry



HISTORY

Banking in India, in the modern sense, originated in the last decades of the 18th century. Among the first banks were the **Bank of Hindustan**, which was established in 1770 and liquidated in 1829-32; and the **General Bank of India**, established in 1786 but failed in 1791.

The largest bank, and the oldest still in existence, is the **State Bank of India (SBI)**. Originally called the **Bank of Calcutta** in June 1806, it has undergone several rounds of renaming until 1955, when it became the **State Bank of India**. To handle central banking matters under one roof, the **Reserve Bank of India** was established in 1935, under the **Reserve Bank of India Act, 1934**.

The Indian banking sector is broadly classified into **scheduled banks** and **non-scheduled banks**. Scheduled banks are further classified into:

- Nationalised banks
- State Bank of India
- Regional Rural Banks (RRBs)
- Foreign banks
- Indian private sector banks



The term "commercial banks" refers to both scheduled and non-scheduled commercial banks regulated under the Banking Regulation Act, 1949.

The Banking Industry today

This industry is projected to become the 5th largest banking industry in the world by 2020 and third largest by 2025 according to a KPMG-CII report. India's banking and financial sector is expanding rapidly. The Indian Banking industry is currently worth Rs 81 trillion (US \$ 1.31 trillion) and banks are now utilizing the latest technologies like internet and mobile devices to carry out transactions and communicate with the masses.

The Indian banking system consists of 27 public sector banks, 21 private sector banks, 49 foreign banks, 56 regional rural banks, 1,562 urban cooperative banks and 93,913 rural cooperative banks, in addition to cooperative credit institutions. Public-sector banks control more than 70 per cent of the banking system assets.



Recruitment Trends in BFSI Industry

01

India is yet to experience technology-led growth in a significant way from Tier 3 cities and rural areas. However, technology penetration into these markets has already begun, which will result in more people availing banks' services. This will lead to more growth opportunities, largely in these markets.

02

The Banking and Financial Services Industry is expected to recruit about 8.4 million people as per the growth rate each year. The BSFI workforce requirement between 2008 and 2022 is expected to be about 4.2 million, and the sector is estimated to be among the top job creators in 2019, and will also create up to 20 lakh new jobs in the next 5 years.

03

Boosted by new licences and the government and RBI's efforts, the hiring trend may further get a boost from the public sector banks. Since most banking workforce is scheduled to retire in the times to come, banks will be in dire need of fresh talent.

04

According to 'Human Resource and Skill Requirements in the Banking, Financial Services & Insurance Sector (2022)' report, apart from the on-rolls employment there is significant contractual employment across all the above segments through various financial positions such as Direct Selling Agents (DSAs), Insurance agents, Mutual Fund Advisors, etc.

Career growth in the Banking Industry: Officers

- ❖ Junior Management Grade – Scale I: Officer
- ❖ Middle Management Grade – Scale II: Manager
- ❖ Middle Management Grade – Scale III: Senior Manager
- ❖ Senior Management Grade – Scale IV: Chief Manager
- ❖ Senior Management Grade – Scale V: Assistant General Manager
- ❖ Top Management Grade Scale VI: Deputy General Manager
- ❖ Top Management Grade Scale VII: General Manager



Salary: The starting take home salary of a Bank officer is in the range of Rs. 37,000 – Rs. 42,000 per month with a host of perquisites like leased accommodation, easy loans etc.

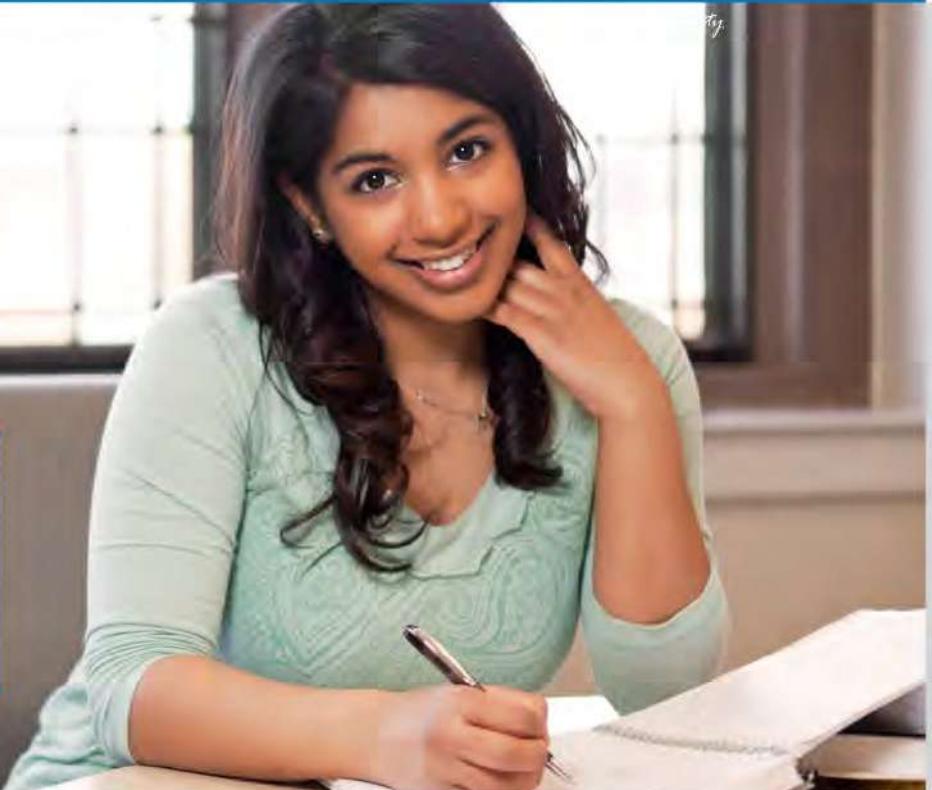


Important posts in the banking industry and their corresponding tests

1. **IBPS Bank Probationary Officer / Management Trainee**
Preliminary Examination, Main Examination
2. **IBPS Specialist Officer**
Main Examination
3. **SBI Probationary Officer / Management Trainee**
Preliminary Examination, Main Examination
4. **SBI Specialist Officer**
Main Examination
5. **IBPS Regional Rural Bank recruitment**
Main Examination
6. **IBPS Bank Clerk**
Preliminary Examination, Main Examination
7. **SBI Bank Clerk**
Preliminary Examination, Main Examination
8. **Staff Selection Commission Combined Graduate Level (SSC CGL)**
Tier-I, Tier-II, Tier-III Examination, (Tier-IV Examination if applicable for certain posts only)
9. **RBI Officers in Grade B**
Phase-I Examination, Phase-II Examination
10. **LIC AAO**
Online Examination



programs cover all stages of Bank and Government Exams



After the Prelims and Mains, candidates have to appear for an additional round of Group Discussion (GD) and/or Personal Interview (PI). In many cases, there is no GD, only a PI.

Bank Exams

IBPS Bank PO/MT	Prelims	Mains	PI
IBPS SO	Prelims	Mains	PI
SBI PO/MT	Prelims	Mains	GD & PI
SBI SO	No Prelims	Shortlisting	PI
IBPS RRB (Office Assistant & Scale - I)	Prelims	Mains	PI
IBPS RRB (Officers Scale - II & Scale - III)	No Prelims	Mains	PI
IBPS Bank Clerk	Prelims	Mains	No GD or PI
SBI Bank Clerk	Prelims	Mains	No GD or PI

Government Exams

SSC CGL	Tier-I Exam	Tier-II Exam	Tier-III Exam
RBI Grade B	Phase-I Exam	Phase-II Exam	PI
LIC AAO	Online Exam (Phase-I)	PI (Phase-II)	Medical Exam, PI

*Note – Bank-SSC-CGL TIER-IV Computer Skill for specific Post

Prelims: Exams are online, mostly multiple choice objective type questions.

Mains: Exams are online, mostly multiple choice type questions. Some Mains contain descriptive written tests as well.



About IBPS

The Institute of Banking Personnel Selection (IBPS) organises exams for recruitment in all major nationalised banks in India for the posts of Probationary Officer, Specialist Officer and Clerk. They also organise exams for recruitment for various positions in Regional Rural Banks. The exams do not follow a fixed schedule, but are conducted as per the demand for recruitment in the participating banks. The IBPS test features questions from Reasoning, English language, Quantitative Aptitude, General Awareness (with reference to banking industry) and Computer Knowledge.

IBPS Bank PO / MT

Bank Probationary Officer

A Probationary Officer post is the point of entry to the coveted managerial positions in the banking industry. A PO starts as a trainee officer in the Junior Management Grade Scale (JMGS) of the bank and can rise to the highest levels, becoming a General Manager, an Executive Director or even the Chairman of the Bank. For e.g., Arundhati Bhattacharya (SBI Chairman) joined SBI as a PO in 1977.

Selection process for Bank PO / MT

The selection process for the post of Bank PO / MT comprises three stages:

Stage 1 Preliminary Examination

Stage 2 Main Examination

Stage 3 Personal Interview -PI

- For all major nationalized banks except SBI & Associates, the examinations are conducted by the Institute of Banking Personnel Selection (IBPS). SBI conducts its own entrance exam for its PO / MT posts.
- Candidates can register online for the recruitment procedure. (<http://www.ibps.in/>)
- The GD/PIs are conducted by the banks themselves. Several banks don't conduct an interview.

IBPS PO / MT Exam

IBPS launched the common written exam (CWE) in 2011 for selection of clerks and officers in nationalized banks and regional rural banks across India. However, the test is now conducted online, the CRP nomenclature. The online examination (Preliminary and Main) for the Common Recruitment Process for recruitment to PO / MT / SO posts is generally scheduled in October / November.

The participating banks are:

Allahabad Bank	Canara Bank	Indian Bank	Syndicate Bank
Andhra Bank	Central Bank of India	Indian Overseas Bank	UCO Bank
Bank of Baroda	Corporation Bank	Oriental Bank of Commerce	Union Bank of India
Bank of India	Dena Bank	Punjab National Bank	United Bank of India
Bank of Maharashtra	IDBI Bank	Punjab & Sind Bank	Vijaya Bank


Eligibility Criteria
Age limit

Minimum: 20 years,
Maximum: 30 years


Educational qualification

A graduation degree in any discipline from a University recognized by the Government of India or any equivalent qualification recognized as such by the Central Government.

Stage 1: IBPS PO/MT Preliminary Examination

This is the first round of examinations. The structure of the CWE PO/MT prelims is as follows

Name of Section	No. of Questions	Maximum Marks	Duration (Sectional Timing)
English Language	30	30	20 minutes
Quantitative Aptitude	35	35	20 minutes
Reasoning Ability	35	35	20 minutes
Total	100	100	60 minutes

Stage 2: IBPS PO/MT Main Examination

This is the second and main round of the online examination. The structure is as follows

Name of Section (Not by Sequence)	No. of Questions	Maximum Marks	Language Medium of Exam	Time allotted for each test (Separately timed)
Reasoning & Computer Aptitude	45	60	English & Hindi	60 minutes
English Language	35	40	English	40 minutes
Data Analysis & Interpretation	35	60	English & Hindi	45 minutes
General Awareness (with special reference to Banking Industry)	40	40	English & Hindi	35 minutes
Total	155	200		180 minutes

IBPS PO Mains - Descriptive Test

The Descriptive paper will be of 30 minutes duration with 25 marks assigned to test English Language. This test includes Letter Writing & Essay Writing.

Note: The Descriptive Test paper of only those candidates will be evaluated to score qualifying marks in the objective tests.

There is a 1/4th Negative marking for IBPS PO/MT Preliminary & Mains Examination

Stage 3: Personal Interview

Candidates shortlisted in the main examination for CWE PO/MT are subsequently called for a personal interview. The total marks allotted for the interview are 100 marks. The weightage ratio of CWE (objective test) and interview is 80:20 respectively. The participating banks conduct this round, coordinated by the Nodal Bank in each state or Union territory with the help of IBPS.

Qualifying %, General 40%, (OBC,ST,SC,PWD) – 35%.



IBPS Bank SO

Bank Specialist Officer

Banks also conduct recruitment exams for Specialist Officers to man their credit, legal, human resources, marketing, systems and other departments that have openings for candidates having requisite professional qualifications in agriculture, engineering, chartered accountancy, law, or a degree of MBA, MCA, etc.

IBPS SO Exam

IBPS conducts the CRP for the post of Specialist Officer in the various banks mentioned earlier. The exams are held for the posts of Law Officers Scale-I, RajbhashaAdhikar Scale-I, IT officer Scale-I & II, Agriculture Field Officer Scale-I, HR/Personnel Officer Scale-I, Marketing Officer Scale-I, Chartered Accountants Scale-II and Manager Credit/Finance Executive Scale-II.

IBPS SO Selection Process

As in PO/MT, the selection process for SO consists of three stages: the Prelims Main Examination, and a Personal Interview round, which is conducted by the banks. The exam is conducted online.

Eligibility Criteria



Age limit

20 to 30 years

Educational qualification

A minimum of Bachelor's degree (full time) in the field for which the candidate is applying for.

Stage 1: IBPS SO Main Examination

The IBPS SO Main Examination is an online test usually conducted in the month of January. The IBPS Prelims will be conducted tentative dates is 26/27th December.

The structure of the Prelims & Mains tests for Law Officer Scale-I, IT Officer, Agriculture Field Officer, HR/Personnel Officer & Marketing Officer and Rajbhasha Adhikari Scale-I as follows.

The structure of the Prelims Exams Test for Law Officer and Rajbhasha Adhikari Scale-I as follows

Name of Section	No. of Questions	Marks	Duration
English Language	50	25	40 Minutes
Reasoning	50	50	40 Minutes
General Awareness (with special reference to Banking Industry)	50	50	40 Minutes

*Note - There is 1/4th Negative marking for Prelims & Mains Exams.



The structure of the Prelims Exams Test for IT Officer, Agriculture Field Officer, HR Personnel Officer & Marketing Officer as follows

Subject	No. of Questions	Marks	Duration
English Language	50	25	40 Minutes
Reasoning	50	50	40 Minutes
Quant	50	50	40 Minutes

The structure of the Mains Exams Test for Rajbhasha Adhikari as follows

Subject	No. of Questions	Marks	Duration
Professional Knowledge (Objective)	45	60	30 Minutes
Professional Knowledge (Descriptive)	2	(For both)	30 Minutes

The structure of the Mains Exams Test for IT Officer, Agriculture Field Officer, Law Officer, HR Personnel Officer & Marketing Officer as follows

Subject	No. of Questions	Marks	Duration
Professional Knowledge	60	60	45 Minutes

Stage 2: Personal Interview

Candidates qualifying in the Mains will be called for a Personal Interview round. This is conducted by the banks themselves.



➤ State Bank of India – PO / MT Exam

SBI conducts its own entrance exam, independent of the IBPS, for recruitment to PO / MT / SO posts in SBI and its associate banks.

SBI PO/MT Selection Process

The selection process for the PO/MT posts in SBI consists of three stages: Preliminary Examination, Main Examination and GD-PI.



Age limit

- Candidates need to be in the age group of 21 – 30.
- Candidates from the reserved category will get age relaxation as per government rules.
- No of attempts -
4 (Gen.) / 7 (oth.)



Educational qualification

- A graduation degree in any discipline from a recognized university or any equivalent qualification recognized by the central government.
- Candidates in the final year / semester of their graduation are also eligible to apply.

For more details visit: <http://www.sbi.co.in/careers/ongoing-recruitment.html>)

Stage 1: SBI PO/MT Preliminary Examination

The test structure of the Prelims for SBI's CWE PO / MT is as follows

Name of section	No.of Questions	Marks	Time allotted
English Language	30	30	20 minutes
Quantitative Aptitude	35	35	20 minutes
Reasoning Ability	35	35	20 minutes
Total	100	100	1 hour

Stage 2: SBI PO/MT Main Examination

The main examination of SBI PO/MT is divided into two stages

- Objective Test
- Descriptive Test

The structure of the Objective Test is as follows

Name of Section	No of Questions	Marks	Time Duration
Reasoning and Computer Aptitude	45	60	60
Data Analysis and Interpretation	35	60	45
General/ Economy/ Banking Awareness	40	40	35
English Language	35	40	40
Total	155	200	3 hours

*The 1/4th Negative marking for SBI PO/MT Prelim & Main Examination.

Along with the Objective Test, the Main Exam will have questions in the descriptive written format as well. Some of the important points to consider for the Descriptive Test in the SBI Mains PO/MT are as follows:

- The Descriptive Test will be of 30 minutes duration comprising 50 marks.
- The test will be of English Language (Letter Writing and Essay).
- Candidates have to qualify in the Descriptive Test by securing passing marks, to be decided by the bank.
- Descriptive Test paper of only those candidates will be evaluated who have scored qualifying marks in the Objective Tests and are placed adequately high as per total marks in Objective Test.
- This test will judge the writing skills of the candidates

Stage 3: Group Discussion & Personal Interview

Candidates who clear the cut-off score for the Main Examination are called for a Group Discussion and Personal Interview, where the candidates will have to face an interview board.

The GD carries 20 marks and the PI carries 30 marks. The aggregate marks of candidates qualifying in both the Objective Tests and the Descriptive Test are arranged in descending order in each category. The qualifying marks in GD and PI are decided by the bank.





SBI SO Exam

G

State Bank of India is the largest Public Sector Bank of India which provides multiple opportunities to experienced professionals by releasing vacancies for SBI Specialist Officers every year. The vacancies for Specialist Officers are announced many times a year for different posts like Chief Technology Officer and Deputy General Manager (E&TA) on both regular and contract basis.

SBI SO Selection Process

The selection will be based on short listing and interview. Merely fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview. The Short listing Committee constituted by the Bank will decide the short listing parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted and called for interview. However merit list for selection will be prepared in descending order on the basis of scores obtained in interview only.



SBI SO Exam Pattern - Deputy Manager (Law)

Name of Section	No. of Questions	Time	Maximum Marks
Reasoning	70	90	70
English Language	50		50
Professional Knowledge	50	45 minutes	100
Total	170	100	220

SBI SO Exam Pattern - Armourers in Clerical Test

Name of Section	No. of Questions	Marks	Duration
General Awareness	10	20	
Quantitative Aptitude	10	20	
Reasoning Aptitude	10	20	1 hour
Professional Knowledge	20	40	
Total	50	100	

Stage 2: Personal Interview

Candidates shortlisted are then called for a personal interview round.

IBPS RRB

The IBPS conducts examinations for recruitment to the Regional Rural Banks (RRBs). The exams are held for Group: I For 'A & B' category States (under Official Languages Act), Officer Scale-I, Officer Scale-II (Specialist Cadre), Officer Scale-III and Office Assistant (Multipurpose) posts.

IBPS RRB Selection Process

The selection process for recruitment to the various posts in the RRBs consists of two stages: an online examination and a personal interview round. The exam is usually held in August & September.

Eligibility Criteria



Age Limit
Officer Scale-I
18 to 30 years

Officer Scale-II
21 to 32 years

Officer Scale-III
21 to 40 years

Officer Assistant (Multipurpose)
18 to 28 years

Educational qualification

Officer Scale-I

- Degree in any discipline from a recognized University or its equivalent
- Proficiency in local language as prescribed by the participating RRBs

Officer Scale-II

Degree in any discipline from a recognized University or its equivalent with a minimum of 50% marks in aggregate

Officer Scale-III

Degree in any discipline from a recognized University or its equivalent with a minimum of 50% marks in aggregate

Officer Assistant (Multipurpose)

- Degree in any discipline from a recognized University or its equivalent
- Proficiency in local language as prescribed by the participating RRBs





Stage 1: IBPS RRB Main Examination

The RRB Main Examination is conducted online. For wrong answers, there is a negative marking of 1/4th of the marks allotted for the question. The structure of the various exams is as follows.

Group: I For 'A & B' category States (under Official Languages Act) & Officer Scale-I Exam Structure

Name of Section	Medium of Exam	No. of Questions	Maximum Marks	Total Time
Reasoning	Hindi/English	40	50	2 hours
Numerical Ability		40	50	
General Awareness		40	40	
English Language		40	40	
Computer Knowledge		40	20	
Total		200	200	

Officer Scale-II (Specialist Cadre) Exam Structure

Name of Section	Medium of Exam	No. of Questions	Maximum Marks	Total Time
Reasoning	Hindi/English	40	40	2 hours
Quantitative Aptitude & Data Interpretation		40	40	
Financial Awareness		40	40	
English/Hindi Language		40	20	
Computer Knowledge		40	20	
Professional Knowledge		40	40	
Total		240	200	

Prelims for Office Assistant & Scale - I

Subject	No. of Questions	Maximum Marks	Time
Reasoning	40	40	45 Minutes
Quant	40	40	

Mains for Office Assistant (Multipurpose) Exam Structure

Name of Section	Medium of Exam	No. of Questions	Maximum Marks	Total Time
Reasoning	English	40	50	2 hours
Numerical Ability	English	40	50	
General Awareness	English	40	40	
English/Hindi Language	English / Hindi	40	40	
Computer Knowledge	English	40	20	
Total		200	200	

Mains for Officer Scale-III Exam Structure

Name of Section	Medium of Exam	No. of Questions	Maximum Marks	Total Time
Reasoning	Hindi/English	40	50	2 hours
Quantitative Aptitude & Data Interpretation		40	50	
Financial Awareness		40	40	
English/Hindi Language		40	40	
Computer Knowledge		40	20	
Total		200	200	

* Note - No PI for Office Assistant

Prelim for Scale I same as Office Assistant. Scale II & III held in single examination pattern.

Stage 2: Personal Interview

Only those candidates who qualify in the online examination are called for a personal interview round. This round is conducted by the participating banks.





Bank Clerk

➤ IBPS Bank Clerk



A clerk is mostly the front staff in a bank. Depending on the requirement, clerks are placed at different counters of the banks, such as savings, deposit, current deposit, term deposit, retail loans, cash credit, agricultural loans, credit cards, government business, cash receipt or payment, etc. The maximum customer interface in banks occurs at these counters, and is managed by the clerical staff.

IBPS Clerk Selection Process

IBPS conducts its entrance test for clerical posts in its participating banks (table given earlier). Candidates have to apply online through the IBPS website. For this post, the selection process comprises two stages: Preliminary Examination and Main Examination. There is no GD-PI round for clerical posts.



Educational qualification

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

Stage 1: IBPS Clerk Preliminary Examination

The Preliminary Examination is an online examination. The structure of the test is as follows

Name of Section	No of Questions	Marks	Duration
Reasoning Ability	35	35	20 minutes
Quantitative Aptitude	35	35	20 minutes
English Language	30	30	20 minutes
Total	100	100	1 hour

Stage 2: IBPS Clerk Main Examination

The Main Examination is also an online examination with Objective Type questions. The structure is as follows

Name of Section	No of Questions	Marks	Duration
Reasoning & Computer Aptitude	50	60	45 Minutes
English Language	40	40	35 Minutes
Numerical Ability	50	50	45 Minutes
General Awareness	50	50	35 Minutes
Total	190	200	160 Minutes

Note: Negative marking for incorrect per attempts will be 1/4th of the marks allotted for the questions in both, Prelims & Mains exams.

*Separately timed sections / tests in the Mains exam only.

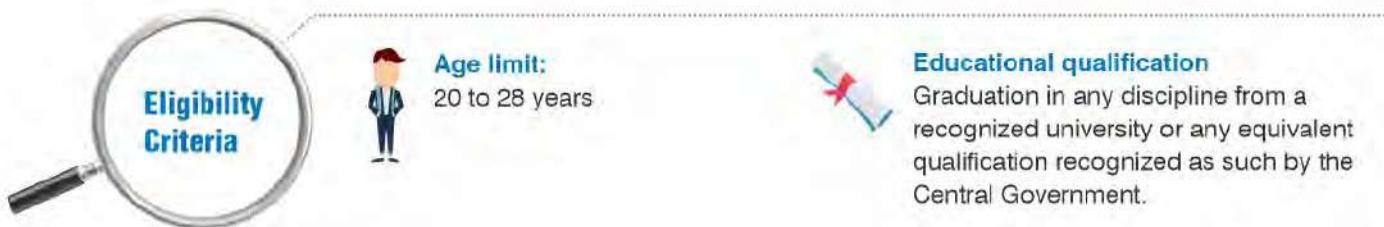
No Personal Interview IBPS Clerk.



SBI Bank Clerk

SBI Clerk Selection Process

SBI conducts its own entrance test for recruitment to Clerical posts in SBI and associate banks. The selection process comprises two stages: Preliminary Examination and Main Examination. There is no GD-PI round for clerical posts.



Stage 1: SBI Clerk Preliminary Examination

The Preliminary Examination is an online examination. The structure of the test is as follows

Name of Section	No. of Questions	Marks	Duration
English Language	30	30	20 minutes
Numerical Ability	35	35	20 minutes
Reasoning Ability	35	35	20 minutes
Total	100	100	1 hour

Stage 2: SBI Clerk Main Examination

The Main Examination is also an online examination with Objective Type questions. The structure is as follows

Name of Section	No. of Questions	Marks	Duration
General / Financial Awareness	50	50	35 minutes
General English	40	40	35 minutes
Quantitative Aptitude	50	50	45 minutes
Reasoning Ability & Computer Aptitude	50	60	45 minutes
Total	190	200	2 hours 40 minutes



Staff Selection Commission – Combined Graduate Level Exam (SSC-CGL)



SSC-CGL is one of the highly competitive exams in India, next only to IBPS and SBI exams. The reason for the CGL exam to be highly competitive is that every year, 15-20 lakh students appear for this exam. The major attraction is that this exam can help in getting into Central Government jobs that offer high salaries and perks along with security and status.

SSC CGL Selection Process

From 2016, the SSC-CGL will be conducted in three stages — Tier-I, Tier-II and Tier-III exams. If applicable, a Tier-IV exam is also conducted. There will be no Personal Interview process, although it used to be there earlier. Tier-I and Tier-II exam will be Objective Type with multiple options and will be conducted online (computer based). The Tier-III exam will be held in the offline/written mode.

The final merit is prepared based on the candidates' overall performance in the Tier-I, Tier-II and Tier-III examinations. However, candidates will need to qualify in all the tiers i.e. Tier-I, Tier-II and Tier-III separately. There will be no sectional cut-off.



(Age range is different for different posts and there's also a relaxation for candidates from reserved category. Kindly check the official SSC website/notification for more details <http://ssc.nic.in>).

Stage 1: SSC CGL Tier-I examination

The Tier-I examination is conducted online, and contains multiple choice questions. The structure of the exam is as follows

Tier-I (Objective type, Computer based)				
Name of Section	No. of Questions	Marks	Negative marks for wrong answer	Time
General Intelligence & Reasoning	25	50	0.5	60 minutes (For VH & candidates suffering from Cerebral Palsy: 100 minutes)
General Awareness	25	50	0.5	
Quantitative Ability	25	50	0.5	
English Comprehension	25	50	0.5	
TOTAL	100	200		

**Stage 2: SSC CGL Tier-II examination**

The Tier-II examination is also conducted online, and is a multiple choice question test. Only candidates who qualify in Tier-I can appear for the Tier-II exam. The structure of the exam is as follows

Tier-II (Objective type Computer Based)					
Paper	Name of Section	No. of Questions	Marks	Negative marks for wrong answer	Time
I	Quantitative Ability	100	200	0.5	120 minutes (For VH & candidates suffering from Cerebral Palsy: 160 minutes)
II	English Language and Comprehension	200	200	0.25	120 Mins. (For VH & candidates suffering from Cerebral Palsy: 160 Mins.)
III	Statistics	100	200	0.5	120 Mins. (For VH & candidates suffering from Cerebral Palsy: 160 Mins.)
IV	General Studies (Finance and Economics)	100 (Can Change with notification)	200	Usually 0.5 of the marks allotted per question	120 Mins. (For VH & candidates suffering from Cerebral Palsy: 160 Mins.)

A. Paper-I & II are compulsory for all the categories of posts.
B: Paper-III is only for those candidates who apply for the post of Statistical Investigator Grade II & Compiler.
C: Paper IV is only for those candidates who apply for the post of Assistant Audit Officer.

There is 1/4th Negative marking.

Stage 3: SSC CGL Tier-III examination

The Tier-III examination is conducted offline, and is a descriptive test. Only candidates who qualify in Tier-II can appear for the Tier-III exam. The structure of the exam is as follows:

Tier-III (Descriptive, paper based)				
Name of Section	No. of Questions	Marks	Negative marks for wrong answer	Time
Descriptive Paper in English/Hindi (writing of Essay/Precis /Letter /Application Writing, etc.)	NA	100	NA	60 minutes (For VH & candidates suffering from Cerebral Palsy: 80 minutes)



Bank, SSC-CGL & Govt. Exams

Stage 4: SSC CGL Tier-IV examination

The Tier-IV SSC CGL examination is held only for certain posts wherever applicable. The structure of the exam is as follows:

Tier-IV				
Name of Section	No. of Questions	Marks	Negative marks for wrong answer	Time
Skill Test - Data entry skill test (DEST) And Computer proficiency test (CPT)	NA	Qualifying	NA	Decided by regional offices of SSC



➤ Reserve Bank of India (RBI): Officers in Grade 'B'

For RBI Grade B officers, the selection process entails online examinations in two phases — Phase-I and Phase-II — followed by a round of personal interview.



Age limit

Between 21 and 30 years. For candidates possessing M.Phil. and Ph.D. qualification, upper age limit will be 32 and 34 years respectively.



Educational qualification

A minimum of 60% marks (50% in case of SC/ST/PWD) or an equivalent grade in Bachelor's degree as well as in 12th (or Diploma or equivalent) and 10th standard examinations. The minimum qualifying percentage or an equivalent grade for the Bachelor's Degree will be in aggregate for all semesters / years.

Number of attempts

Candidates belonging to unreserved, i.e. general category, who have already appeared SIX times for Phase-I Examination for this post in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PWD, if the posts are reserved for them.

Stage 1: RBI Phase-I Examination

This test is an Objective type test, with a composite time of 120 minutes and a total of 200 marks. The Phase-I Examination has the following four sections:

- a. General Awareness
- b. English Language
- c. Quantitative Aptitude, and
- d. Reasoning

Stage 2: RBI Phase-II Examination

Name of Paper	Type of Paper	Time (minutes)	Marks
Paper-I: Economic and Social Issues	Objective Type	90	100
Paper II: English (Writing Skills)	Descriptive, to be typed with a keyboard	90	100
Paper-III: Finance and Management	Objective Type	90	100

NOTE: All question papers (in both the Phases, except the test of English) will be set bilingually in Hindi and English.



Stage 3: Personal Interview

Candidates are shortlisted for the interview based on the aggregate of marks obtained in Phase-II (Paper-I + Paper-II + Paper-III). The PI carries 50 marks. Candidate may opt for the interview to be conducted either in Hindi or English. The final selection is carried out through a merit list, which is prepared by adding marks secured by candidates in the Phase-II Examination and interview.

LIC Assistant Administrative Officer (AAO)

Life Insurance Corporation of India (LIC) is the largest life insurance company in India. It recruits people for Assistant Administrative Officer (AAO).

LIC AAO Selection Process

The selection process has three stages - Prelim, Main Exam and Personal Interview.



Age limit

- 21 to 30 years
- The upper age limit is relaxed for certain candidates, as given in the table below.

Category	Age Relaxation upto
SC/ST	5 years
OBC	3 years
PWD (Gen)	10 years
PWD (SC/ST)	15 years
PWD (OBC)	13 years
ECO/SSCO (GEN)	5 years
ECO/SSCO (SC/ST)	10 years
ECO/SSCO (OBC)	8 years
Confirmed LIC employees	Further relaxation of 5 years



Educational qualification

Bachelor/Master's Degree from a recognized Indian University/ Institution.

**Stage 1: Online Examination**

The online examination for LIC AAO posts is an Objective, multiple choice question type test. The English language section is only qualifying, and the tests have sectional cut-offs. The structure of the test is as follows:

Prelim Exam Test Pattern

Subject	Marks	Time
Reasoning	35	20 Minutes
Quantitative Aptitude	35	20 Minutes
English	30	20 Minutes

Mains Exam Test Pattern for CA/Actuarial Post/Rajbhasha

Subject	Question	Marks	Minimum Mark		Duration
			SC/ST	Others	
Reasoning	30	90	40	45	40 Minutes
GK/CA	30	60	27	30	20 Minutes
Professional Knowledge	30	90	40	45	40 Minutes
Insurance & Finance Marketing Awareness	30	60	27	30	20 Minutes
Descriptive (Essay & Letter)	2	25	9	10	30 Minutes

Mains Exam Test Pattern for Generalist Post

Subject	Question	Marks	Minimum Mark		Duration
			SC/ST	Others	
Reasoning	30	90	40	45	40 Minutes
GK/CA	30	60	27	30	20 Minutes
DI	30	90	40	45	40 Minutes
Insurance & Finance Marketing Awareness	30	60	27	30	20 Minutes
Descriptive (Essay & Letter)	2	25	9	10	30 Minutes

Stage 2: Personal Interview

The candidates who are shortlisted in the Main Examination are then called for a personal interview. The candidates also have to appear for a Pre-Recruitment Medical Examination.

Fees structure for Banks , SSC & Railway Course

SSC & Railway

Subjects	Course fee	Monthly Fee
English		
Reasoning	Rs 6000	Rs 600/month
General Awarness		
Quantative Aptitude		

Banks

Subjects	Course fee	Monthly Fee
English		
Reasoning	Rs 6000	Rs 600/month
Banking Awarness		
Quantative Aptitude		

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