

# **PUNJAB NATIONAL BANK**

## **GUIDELINES FOR CANDIDATES APPEARING FOR WRITTEN EXAMINATION FOR ONE-TIME PROMOTION OF PERSONS WITH BENCHMARK DISABILITIES (PwBD) FROM CLERICAL CADRE TO OFFICER CADRE (JMG SCALE – I)**

**DATE OF EXAMINATION : 12.04.2026**

This handout is meant to give the candidates information in respect of Online Examination for Promotion of Clerks and Special Assistants to Officers in JMGS-I.

**Part I** of this handout gives you broad outline about the examination and some sample questions.

**Part II** of this handout describes the details of online test which will be the mode for the objective type test and details of method of indicating answers, revising your answers etc.

### **PART I :**

The structure of examination will be as follows:

<b>Paper</b>	<b>Name of the Test</b>	<b>No. of Qs.</b>	<b>Max. Marks</b>	<b>Duration</b>	<b>Version</b>
I	Job Knowledge, Practice and Law of Banking <u>Syllabus:</u> Knowledge of Banking Routine, Deposit Mobilization Schemes, Customer Service, Priority Sector, Special Credit Schemes, Conventional Loans, Loan Documentation and Practice & Law of Banking	100	100	60 minutes	Bilingual
II	Accountancy, Economics and General Knowledge	100	100	60 minutes	Bilingual

Candidates will have to appear for both, Paper I and Paper II. They will be given 2 hours (1 hour for Paper I and 1 hour for Paper II). However, candidates will be required to be present at the venue for about 3 hours including time for giving instructions, logging in, verification of call letters etc.

All the questions will be of objective multiple choice type with five alternative answers for each question. Of the five answers to each question, only one will be the correct answer. You have to find out the correct answer and indicate it by 'Mouse-clicking' on the computer.

### **Sample Questions**

#### **Paper I : Job Knowledge, Practice and Law of Banking :**

- Q. 1. Who can stop payment of a cheque ?  
(1) Payee                      (2) Drawer                      (3) Endorser                      (4) Collecting Bank  
(5) Holder in due course

- Q. 2. Which of the following mode of charges is created for advance against LIC Policy?
- (1) Lien (2) Pledge (3) Hypothecation (4) Assignment  
(5) Mortgage

**Paper II : Accountancy, Economics and General Knowledge :**

- Q.1. Banks face mainly three types of Risks, two of which are Credit Risk and Market Risk. Which is the third type of risk faced by Banks ?

- (1) Operational Risk (2) Liquidity Risk (3) Forex Risk  
(4) Strategic Risk (5) Interest Rate Risk

- Q.2. Current Ratio indicates \_\_\_

- (1) Solvency (2) Liquidity (3) Profitability  
(4) Productivity (5) Leverage

- Q.3. Housing loans are considered under Priority Sector upto a loan limit of -

- (1) Rs.5 lakhs (2) Rs.10 lakhs (3) Rs.15 lakhs  
(4) Rs.20 lakhs (5) Rs.25 lakhs


**Note :** The sample questions given indicate only the form of questions to be asked. In the actual examination, questions of appropriate difficulty level covering relevant areas will be asked.


**PART II :**


**Details about ONLINE Examination Pattern**


1. The examination will be conducted online i.e. on a computer.
2. A **login screen** will be displayed to the candidate. The candidate has to log in using his/her User ID and Password which is provided on the Call Letter.
3. After logging in Candidate's profile (Name, Roll No. & photograph etc.) will be displayed and the candidate has to confirm the same by clicking on the 'I confirm' button confirming the profile is correct.
4. Thereafter the instructions will be displayed on the screen.
5. A candidate should read the instructions carefully and indicate that he has done so by 'checking' (click) the box at the bottom of the screen, after which the '**I am ready to begin**' button is activated.
6. After clicking on the 'I am ready to begin' button, the actual **test time** will begin.
7. There are 100 questions in Paper I and 100 questions in Paper II and each question is followed by 5 alternatives/options. Paper I and Paper II are separately timed.
8. The questions will be available in Hindi and English. To view a question in the other language, a candidate can click on the 'view in' drop down box and select the desired language.
9. Only one question will be displayed at a time.
10. All the questions will have multiple choices. Out of the five answers to a question, only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**


11. The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
12. The question palette at the right of screen shows one of the following statuses of each of the questions numbered:

 You have not visited the question yet.



 You have not answered the question.

 You have answered the question.

 You have NOT answered the question, but have marked the question for review.

 The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.*

13. You can click on the ">" arrow which appears to the left of question palette to collapse the question palette thereby maximizing the question window. To view the question palette again, you can click on "<" which appears on the right side of question window.
14. You can click on your "Profile" image on top right corner of your screen to change the language during the exam for entire question paper. On clicking of Profile image you will get a drop-down to change the question content to the desired language.
15. You can click on  to navigate to the bottom and  to navigate to the top of the question area, without scrolling.

### **Other Important Points**

- You are requested to follow the instructions of the “Test Administrator” carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by IBPS.
- You may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- After the expiry of entire test duration, you will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system even if he / she has not clicked the “Submit” button.
- **Please note :**
  - (a) **Candidates will not be allowed to “finally submit”, unless they have exhausted the actual test time.**
  - (b) **Under no circumstances should a candidate click on any of the ‘keyboard keys’ once the exam starts as this will lock the exam.**

## **General**

1. You may visit the **test** centre at least one day before the test to confirm the location so that you are able to report on time on the day of the test.
2. Carry a pen with you. A sheet of paper will be provided which can be used for rough work and taking down the question number which you may like to review at the end before submission. The rough sheet must be handed over to the Invigilator before leaving the examination hall.

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