



IMPULSE

IMPULSE BANKING



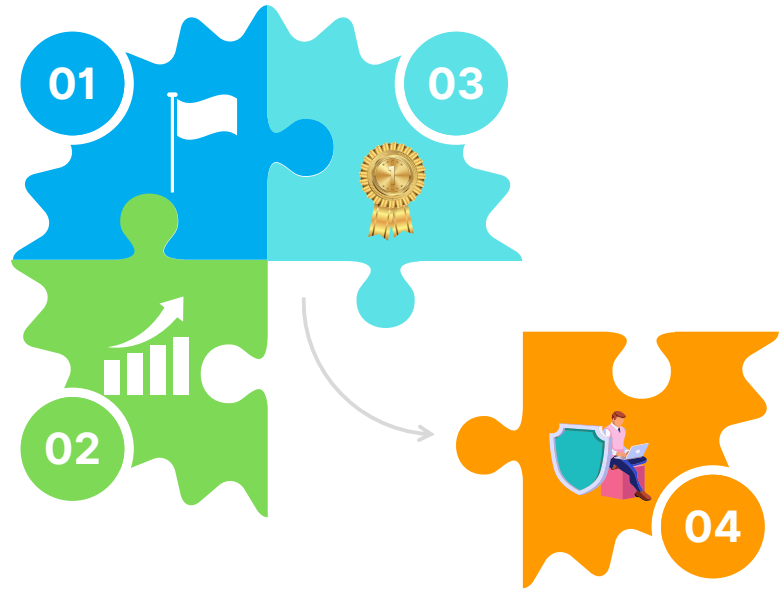
Why Banking ?



Banks are institutions that are responsible for driving funds into the economy which further leads to the development of the country. Banking has been amongst the sought-after careers for ages, especially in India and still the mindset of the population has not changed. No matter the ongoing changes in the technology and the revolution taking place in the business industry, the only thing that has remained constant over centuries is having a career in the banking sector. Obviously one might not feel motivated to work in a sector if they are not aware about the present and future benefits.



Why choose Banking as career?



- **One**
Good Social Standing
- **Two**
High Growth Sector
- **Three**
Competitive Compensation
- **Four**
Comparatively High job security

How To Prepare for Banking Exams ?

A job in the banking sector is one of the most sought-after jobs in the country. With banks recruiting every year, thousands of candidates apply in exams conducted by Institute of Banking Personnel Selection (IBPS) and other banks.

Plan properly

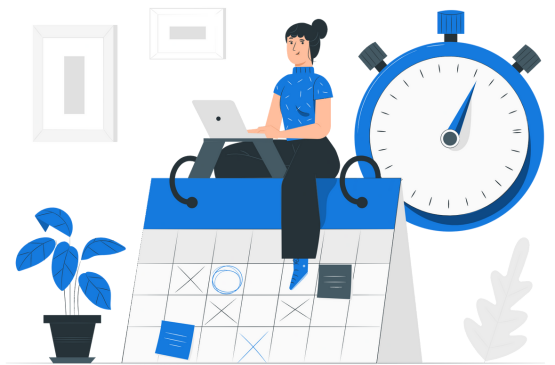
The first thing that you need to do is plan. Having a proper plan is imperative as it ensures that no time is wasted. When drawing up the plan, you need to be aware of the exam pattern, syllabus, previous year's cutoff etc. Knowing about these will help you in preparing well for the upcoming exams by focusing on those aspects which needs work.



How To Prepare for Banking Exams ?

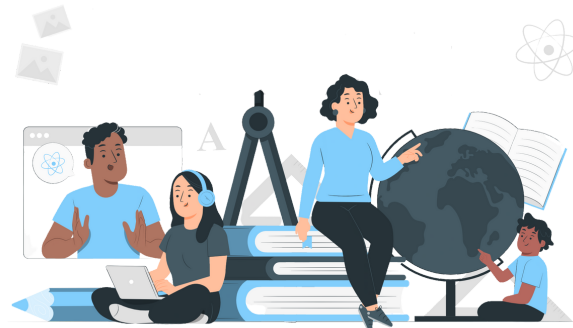
Make a timetable

Next, you need to set a timetable. Doing this will help you in managing your time fruitfully and cover a number of sections during the day. It must be noted here that in the exam you need to score cut-off marks in each section to be eligible for the job.



Use online resources to learn

You should use as much online resources as possible. It will keep you updated with the recent happenings as well as enable you to master the tricks and methods used in solving the questions without wasting too much time on any questions.





Go through the entire syllabus

Cover the entire syllabus when preparing for the exam. Doing this will ensure that you can easily solve any question that comes in the exam. As a variety of questions are posed in an exam, being prepared is imperative.



Practice

Another important thing is to practice as much as possible. The more you practice the better you will get at solving the questions. You can try solving the questions from mock tests by setting a specific time. Doing this will ensure that you can keep a track of time and answer as many questions as possible during the exam.



Revise thoroughly

Once you think that your preparation is done, revise thoroughly. Do not take it easy and keep working hard on each section. It will ensure that there is no complacency.





Bank Exam Syllabus

Bank PO Syllabus

SBI PO Syllabus

Level of Exam

01

Preliminary Exam

- Reasoning Ability
- Quantitative Aptitude
- English Language

Level of Exam

02

Mains Exam

- Reasoning Ability
- Quantitative Aptitude
- English Language
- General Awareness

Level of Exam

03

Interview

- Banking and Current Affairs
- Situational awareness
- Temperament and mindset, cultural fit to the banking industry
- Confidence and communication skills.





Bank PO Syllabus

IBPS PO Syllabus

Level of Exam

01

Preliminary Exam

- Reasoning Ability
- Quantitative Aptitude
- English Language

Level of Exam

02

Mains Exam

- Reasoning Ability / Computer Knowledge
- Quantitative Aptitude
- English Language
- General Awareness

Level of Exam

03

Interview

- Banking and Current Affairs
- Situational awareness
- Temperament and mindset, cultural fit to the banking industry
- Confidence and communication skills.





Bank PO Syllabus

IBPS RRB PO

Level of Exam

01

Preliminary Exam

- Reasoning Ability
- Quantitative Aptitude

Level of Exam

02

Mains Exam

- Reasoning Ability
- Quantitative Aptitude
- English / Hindi Language
- Computer Knowledge
- General Awareness

Level of Exam

03

Interview

- Banking and Current Affairs
- Situational awareness
- Temperament and mindset, cultural fit to the banking industry
- Confidence and communication skills.



Bank Exam Syllabus

Bank Clerk Syllabus

SBI Clerk Syllabus

01

Preliminary Exam

- Reasoning Ability
- Quantitative Aptitude
- English Language

02

Mains Exam

- Reasoning Ability / Computer Knowledge
- Quantitative Aptitude
- English Language
- General Awareness





Bank Clerk Syllabus

IBPS Clerk Syllabus

Level of Exam

01

Preliminary Exam

- Reasoning Ability
- Quantitative Aptitude
- English Language

Level of Exam

02

Mains Exam

- Reasoning Ability & Computer Knowledge
- Quantitative Aptitude
- English Language
- General Awareness

Level of Exam

03

Interview

- Banking and Current Affairs
- Situational awareness
- Temperament and mindset, cultural fit to the banking industry
- Confidence and communication skills.





Bank Clerk Syllabus

IBPS RRB Clerk

Level of Exam

01

Preliminary Exam

- Reasoning Ability
- Quantitative Aptitude

Level of Exam

02

Mains Exam

- Reasoning Ability
- Quantitative Aptitude
- Financial Awareness
- Computer Knowledge
- English/Hindi Language



Important Banking Terms

Banking terms and concepts are many and can sometimes be difficult to figure out, even for the industry professionals. However, since banking is a significant part of our business and personal life, it is useful for consumers to learn some common banking terms.

ATM (Automatic Teller Machines):

They are machines that dispense cash, receive cash, accept cheques, and give balance details and mini statements to the customers through Computer network

Bancassurance :

It is the distribution of insurance products and the insurance policies of insurance companies by banks as corporate agents through their branches. Banks charge a fee for this service from insurance companies

Bouncing of a cheque:

When an account has insufficient funds the cheque is not payable and is returned by the bank with a reason "Exceeds arrangement" or "funds insufficient".



Bank Account:

It is account of nominal interest which can only be used for personal purpose and which has some restrictions on withdrawal

Bank Rate:

It is the rate of interest charged by a central bank to commercial banks on the advances and the loans it extends.

Basis Point:

One-hundredth of 1% point normally used for indicating cost of finance

Call Money:

It is a loan that is made for a very short period of a few days only with a low rate of interest

Cheque:

It is written by an individual to transfer amount between two accounts of the same bank or a different bank and the money is withdrawn from the account.

Core Banking:

It is a general term used to describe the services provided by a group of networked bank branches



Core Banking Solutions (CBS):

In this all the branches of the bank are connected together and the customer can access his/her funds or transactions from any other branch.

CRR (Cash Reverse Ratio):

The number of funds that a bank keep with the RBI. If the percentage of CRR increases then the amount with the bank comes down.

Current Account:

It is an account that can be opened generally for business purposes with no restrictions on withdrawals and no interest paid

Debit Card:

It is a card issued by the bank so the customers can withdraw their money from their accounts electronically.

Demat Account:

The way in which a bank keeps money in a deposit account in the same way the Depository Company converts share certificates into electronic form and keep them in a Demat account.

Dishonor of Cheque:

Non-payment of a cheque by the paying banker with a return memo giving reasons for the non-payment





E-Banking:

It is a type of banking in which we can conduct financial transactions electronically. RTGS, Credit cards, Debit cards etc come under this category.

EFT – (Electronic Fund Transfer):

In this we use Automatic teller machine, wire transfer and computers to move funds between different accounts in different or same bank.

Fiscal Deficit:

It is the amount of Funds borrowed by the government to meet the expenditures.

Inflation:

It is an increase in the quantity of money in circulation without any corresponding increase in goods thus leading to an abnormal rise in the price level

Initial Public Offering (IPO):

It is the time when a company makes the first offering of the shares to the public.

Kiosk Banking:

Doing banking from a cubicle from which food, newspapers, tickets, etc are also sold



Leverage Ratio:

It is a financial ratio which gives us an idea or a measure of a company's ability to meet its financial losses.

Liquidity:

It is the ability of converting an investment quickly into cash with no loss in value.

Market Capitalization:

The product of the share price and number of the company's outstanding ordinary shares.

Mortgage:

It is a kind of security which one offers for taking an advance or loan from someone.

Mutual Fund:

These are investment schemes. It pools money from various investors in order to purchase securities.

Monetary Policy:

It refers to the Central Government policy with respect to the quantity of money in the economy, the rate of interest and the exchange rate





Non-bank ATM / White-labeled ATM:

An ATM or cash machine that does not prominently display a bank's name or logo. A fee will be charged for cash withdrawals in these ATMs and they don't accept deposits

Non-performing Assets (NPAs):

NPA or non-performing Assets are loans given by a bank on which repayments or interest payments are not being made on time.

Permanent Account Number (PAN):

PAN is a number issued by the Income Tax Department to their tax payers.

Plastic Money:

Plastic money is a name given to Credit cards, Debit cards, ATM cards and International Cards issued by banks

Point of Sale (PoS):

PoS refers to a location at which a payment of a card transaction occurs

Prime Lending Rate (PLR):

Rate of interest at which a bank gives loan to its most reliable customer i.e., customer with 'zero risk'



Pass Book:

It is a book where all the bank transactions are recorded. They are mainly issued to Current or Savings Bank account holders.

Repo Rate:

Commercial banks borrow funds by the RBI if there is any shortage in the form of rupees. If this rate increases it becomes expensive to borrow money from RBI and vice versa.

Reverse Repo Rate:

It is the exact opposite of the repo rate. It is the rate at which RBI borrows money from banks when it feels there is too much money floating in the banking system

Special Drawing Rights (SDR):

It is a reserve asset (Paper Gold) created within the framework of the International Monetary Fund in an attempt to increase international liquidity

SLR (Statutory Liquidity Ratio):

It is amount that a commercial bank should have before giving credits to its customers which should be either in the form of gold, money or bonds.





Teller:

He/she is a staff member of the bank who cashes cheques, accepts deposits and perform different banking services for the general mass.

Universal Banking:

When financial institutions and banks undertake activities related to banking like investment, issue of debit and credit card etc then it is known as universal banking.

Virtual Banking:

Internet banking is sometimes known as virtual banking. It is called so because it has no bricks and boundaries. It is controlled by the World Wide Web.

Wholesale Banking:

It is similar to retail banking with a slight difference that it mainly focuses on the financial needs of the institutional clients and the industry.





IMPULSE
To Build Yourself

Why should you choose IMPULSE?

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