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 **T.I.M.E.**  
Triumphant Institute of  
Management Education Pvt. Ltd.

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**Bank POs/Clerks  
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*we care for your career*

## Why a career in Banking ?

Banking jobs offer a lucrative career option and promise a steady and faster growth for the younger generation. For a very long time now, bank jobs have been considered very prestigious. The best part is that bank employees are hardly ever discharged from employment as part of a downsizing move, as Indian banks continue to grow and prosper at an amazing speed.

Banks present huge opportunities to young people, and this is largely due to the fact that they have diversified into various other products than just core banking.

The expansion of the Banking sector and its convergence with financial sectors, retirement of existing employees, financial inclusion and new bank licenses awarded by the RBI, have created a large number of opportunities in the Banking sector.



## IBPS Bank PO/Clerical Common Written Examination (CWE)

The Banking Industry is recruiting in a big way. The Institute of Banking Personnel Selection (IBPS) conducts a series of Common Written Examinations (CWEs) for selection of personnel for the posts of Probationary Officers / Management Trainees/ Clerks in Public Sector Banks and Regional Rural Banks (RRBs) to cater to the needs of the industry as also to the needs of job aspirants.

## Eligibility and test pattern of IBPS CWE & SBI (PO/Clerical)

### Eligibility Criteria for PO & Clerk - IBPS CWE and SBI

Exam	Age Limit ( Years)		Educational Qualification
	PO	Clerk	
IBPS CWE for PSBs	20-30	20-28	Graduation
IBPS CWE for RRBs	Officer Scale III: 21-40 Officer Scale II : 21-32 Officer Scale I : 18-30	18-28	<b>PO</b> : Graduation for GBO (50% for Scale II. & Graduation / PG in relevant subjects for SO as given in notification. Experience also required for some posts. <b>Clerk</b> : Graduation
SBI	21-30	20-28	Graduation

### IBPS CWE patterns: The patterns of CWE for PO/MT and Clerical CWE are given below:

A) PO/MT and Clerk (PSBs)

(i) PO/Clerk Preliminary Examination

No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	English Language	30	30	1 hour
2	Quantitative Aptitude / Numerical Ability	35	35	
3	Reasoning Ability	35	35	
	<b>Total</b>	<b>100</b>	<b>100</b>	

Based on their performance in the preliminary examination, a certain number of candidates will be short listed for the Main Examination.

(ii) PO/MT Main Examination (Objective & Descriptive Tests)

No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning & Computer Aptitude	45	60	60 Minutes
2	English Language	35	40	40 Minutes
3	Data Analysis & Interpretation	35	60	45 Minutes
4	General / Economy / Banking Awareness	40	40	35 Minutes
	<b>Total</b>	<b>155</b>	<b>200</b>	180 Minutes
5	English Language (Letter Writing & Essay)	2	25	30 Minutes

**Marks obtained only in the main examination will be considered for short-listing for interview and also for the final merit list.**

(iii) Clerk Main Examination

No.	Name of Tests	No. of Qs.	Max. Marks	Time allotted for each test (Separately timed)
1	Reasoning	40	50	30 Minutes
2	English Language	40	40	30 Minutes
3	Quantitative Aptitude	40	50	30 Minutes
4	General Awareness (with special reference to the Banking Industry)	40	40	25 Minutes
5	Computer Knowledge	40	20	20 Minutes
	<b>Total</b>	<b>200</b>	<b>200</b>	<b>2 hrs. 15 Minutes</b>

**Marks obtained only in the Main Examination will be considered for the final merit list**

B) Specialist Officer (PSBs)

Law Officer- Scale I & Rajbhasha Adhikari Scale I				
No.	Test area	No. of Qs.	Max. Marks	Duration
1	Reasoning	50	*	30 Minutes
2	English Language	50	*	25 Minutes
3	GA with special reference to Banking Industry	50	*	30 Minutes
4	Professional Knowledge	50	80	35 Minutes
<b>Total</b>		<b>200</b>	<b>80</b>	<b>120 Minutes</b>

IT Officer Scale I, Agricultural Field Officer Scale I, HR / Personnel Officer Scale I & Marketing Officer Scale I				
No.	Test area	No. of Qs.	Max. Marks	Duration
1	Reasoning	50	*	30 Minutes
2	English Language	50	*	25 Minutes
3	Quantitative Aptitude	50	*	30 Minutes
4	Professional Knowledge	50	80	35 Minutes
<b>Total</b>		<b>200</b>	<b>80</b>	<b>120 Minutes</b>

**The marks obtained in Reasoning, English, GA/Quant sections are qualifying in nature and will not be added for merit listing for interview**

**Negative Marking:** There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted.



C) Officers and Office Assistants (RRBs):

(i) Officer Scale I

Preliminary Examination				
No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning	40	40	Composite time of 45 minutes
2	Quantitative Aptitude	40	40	
<b>Total</b>		<b>80</b>	<b>80</b>	

Main Examination				
No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning	40	50	Composite time of 2 hours
2	Quantitative Aptitude	40	50	
3	General Awareness	40	40	
4	English Language / Hindi Language	40	40	
5	Computer Knowledge	40	20	
<b>Total</b>		<b>200</b>	<b>200</b>	

(ii) Officer Scale II (GBO) and Officer Scale III (Single level Examination)

Single Level Examination – Officer Scale II (GBO) & Scale III				
No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning	40	50	Composite time of 2 hours
2	Quantitative Aptitude & DI	40	50	
3	Financial Awareness	40	40	
4	English Language / Hindi Language	40	40	
5	Computer Knowledge	40	20	
<b>Total</b>		<b>200</b>	<b>200</b>	

(iii) Officer Scale -II (Specialist Officers) (Single level Examination)

Single Level Examination – Officer Scale II (Specialist)				
No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning	40	40	Composite time of 2 hours 30 Minutes
2	Quantitative Aptitude & DI	40	40	
3	Financial Awareness	40	40	
4	English Language / Hindi Language	40	20	
5	Computer Knowledge	40	20	
6	Professional Knowledge	40	40	
<b>Total</b>		<b>240</b>	<b>200</b>	

(iv) Office Assistant (Multipurpose)

Preliminary Examination				
No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning	40	40	Composite time of 45 minutes
2	Numerical Ability	40	40	
	<b>Total</b>	<b>80</b>	<b>80</b>	

Main Examination				
No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning	40	50	Composite time of 2 hours
2	Numerical Ability	40	50	
3	General Awareness	40	40	
4	English Language / Hindi Language	40	40	
5	Computer Knowledge	40	20	
	<b>Total</b>	<b>200</b>	<b>200</b>	

**Negative Marking:** For all the above exams 0.25 of the marks assigned to that question will be deducted as penalty.

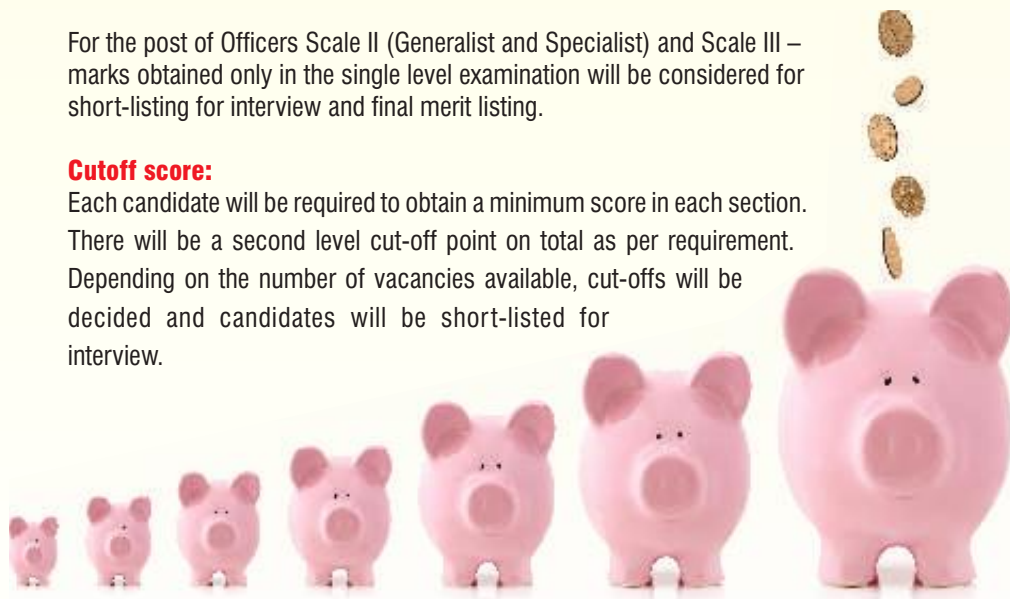
For the post of Office Assistants (Multipurpose) marks obtained only in the main examination will be considered for final merit listing.

For the post of Officer Scale I – marks obtained only in the main examination will be considered for short-listing for interview and final merit listing.

For the post of Officers Scale II (Generalist and Specialist) and Scale III – marks obtained only in the single level examination will be considered for short-listing for interview and final merit listing.

#### **Cutoff score:**

Each candidate will be required to obtain a minimum score in each section. There will be a second level cut-off point on total as per requirement. Depending on the number of vacancies available, cut-offs will be decided and candidates will be short-listed for interview.



#### **Common Interview in PSB's (PO/MT) and RRB's (Scale II & III)**

Candidates who qualify in IBPS CWEs are called for a common interview coordinated by IBPS. Candidates who qualify in both the CWE and the common interview are listed in an order of merit. The order of preference for banks is obtained from candidates at the time of applying for the CWE. Based on the total marks (CWE + Common Interview) and the indication of the order of preference of banks and available vacancies, an offer from any one of the participating public sector banks is sent to candidates through a computerised system.

#### **Important for IBPS Clerical CWE**

As per notification issued by the GOI, IBPS has discontinued interviews in the recruitment process for the Clerical cadre. Since clerical cadre recruitment is on a state-wise basis, it is necessary that candidates appear for the examination in any of the centres of that particular State/UT where the candidate is likely to apply for employment. The candidate is required to have proficiency in the official language of that State / UT.

#### **SBI PO & Clerk Exam pattern**

The recruitment of POs in the SBI will be done in a three phased manner - Preliminary Examination (Phase I), Main Examination (Phase II) and Group Exercises & Interview (Phase III). For Clerk, there is no interview.



**(i) Phase I - SBI PO / Clerk Prelim Examination**

Candidates have to qualify in each of the three tests by securing pass marks to be decided by the Bank.

Adequate number of candidates in each category as decided by the bank will be short-listed for the main examination.

No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	English Language	30	30	Composite Time of 1 hour
2	Quantitative Aptitude / Numerical Ability	35	35	
3	Reasoning Ability	35	35	
<b>Total</b>		<b>100</b>	<b>100</b>	

**(ii) Phase II - SBI PO Main Examination**

Main examination will consist of an Objective Test for 200 marks and a Descriptive Test for 50 marks. Both the Objective and Descriptive Tests will be online.

**(a) Objective Test:** The pattern of the objective test is given below. The objective test will have separate timing for every section. Candidates are required to qualify in each of the Tests.

No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	Reasoning & Computer Aptitude	45	60	60 Minutes
2	Data Analysis & Interpretation	35	60	45 Minutes
3	General Economy / Banking Awareness	40	40	35 Minutes
4	English Language	35	40	40 Minutes
<b>Total</b>		<b>155</b>	<b>200</b>	<b>3 Hours</b>

**(b) Descriptive Test:** The Descriptive Test, of 30 minutes with 50 marks, will be a test of English Language (Letter Writing & Essay).

**(iii) Phase II - SBI Clerk Main Examination**

The pattern of the objective test is given below. The objective test will have separate timing for every section. Candidates are required to qualify in each of the Tests.

No.	Name of Tests	No. of Qs.	Max. Marks	Duration
1	General / Financial Awareness	50	50	35 Minutes
2	General English	40	40	35 Minutes
3	Quantitative Aptitude	50	50	45 Minutes
4	Reasoning Ability & Computer Aptitude	50	60	45 Minutes
<b>Total</b>		<b>190</b>	<b>200</b>	<b>2 Hours 40 Minutes</b>

**(iv) Phase III (Only for PO) : Group Exercises (20 marks) & Interview (30 marks)**

Final Selection : Marks obtained in the Preliminary Examination (Phase-I) will not be added for the selection and only the marks obtained in the Main Examination (Phase-II) will be added to the ones obtained in Group Exercises & Interview (Phase-III) for preparation of the final merit list.

**Staff Selection Commission - Combined Graduate Level Exam**

**T.I.M.E.** offers training for SSC-CGL Exam, both for Tier I and Tier II. **T.I.M.E.** also offers SSC-CGL as an extension course (add-on module) to the Bank PO course.

**About the exam and posts**

Staff Selection Commission conducts Combined Graduate Level Examination (SSC-CGLE) for recruitment to different posts, for which graduation from a recognized university is the minimum educational qualification. Recruitment for these posts is done in departments of Central Secretariat Service / Intelligence Bureau / Ministry of Railways / Ministry of External Affairs / Ministry of Defence / CBI and a few other Ministries / Departments / Organisations of the Central Govt.

**Eligibility Criteria** (As per 2017 notification)

**(1) Age**

- i) Junior Statistical Officer : Max 32 years
- ii) Assistant Section Officer (CSS, Railways, MEA, AFHQ)/SI in CBI : 20 - 30 Years
- iii) Assistant Audit Officer/Assistant Enforcement Officer/SI in NIA/Divisional Accountant/Assistant Accounts Officer/Income Tax Inspector/Assistant Section Officer in IB/Inspector CBEC (Central Excise/Preventive Officer/Examiner)/Assistant/Superintendent in Other Ministries/Departments/Organizations : Max : 30 years
- iv) Inspector of Posts: 18 – 30 Years
- v) Tax Assistant CBEC : 20 – 27 Years
- vi) All Other posts : 18 - 27 Years

**(2) Educational Qualification**

- (i) For post of Assistant Audit Officer/Assistant Accounts Officer :
  - (a) Essential Qualifications: Degree from any recognized University
  - (b) Desirable Qualifications: Chartered Accountant or cost & Management Accountant or Company Secretary or Masters in Commerce / Masters in Business Studies or Masters in Business Administration(Finance) or Masters in Business Economics
- (ii) For post of Junior Statistical Officer : Bachelor's Degree in any subject from a recognized university or institute with at least 60% in Mathematics at 12th standard level OR Bachelor's Degree in any subject with Statistics as one of the subjects at degree level
- (iii) All other Posts: Degree from a recognized University or equivalent

**Note :** For posts of Assistant Section Officer - CSS & MEA, Computer Proficiency has also been prescribed as an Essential Qualification.

## Scheme of Exam\*:

The Examination comprises four stages as explained below.

Tier - I	Written Examination (Objective Multiple Choice Type) (Computer Based)
Tier - II	Written Examination (Objective Multiple Choice Type) (Computer Based)
Tier - III	Descriptive Paper in English / Hindi ( Pen and paper mode)
Tier - IV	Skill Test/Computer Proficiency Test (Wherever Applicable ) / Document Verification

### (a) Pattern of Tier -I Examination (Computer based)

Part	Subject	No. of Qs	Marks	Duration
A	General Intelligence & Reasoning	25	50	60 Minutes (80 minutes for VH candidates)
B	General Awareness	25	50	
C	Quantitative Aptitude	25	50	
D	English Comprehension	25	50	
<b>TOTAL</b>		<b>100</b>	<b>200</b>	

Tier I of the CGLE will be common for all categories of posts.

There will be a negative marking of 0.5 marks for each wrong answer in Tier-I.

### (b) Pattern of Tier -II Examination (Computer based)

This is the second stage of the exam and only those candidates who qualify the first stage (Tier I) will be allowed to sit in this exam . It is also an objective type test and Paper I and Paper II are compulsory for all the posts.

Paper No.	Subject / Paper	Max . Marks	No. of questions	Duration
I	Quantitative Abilities	200	100	2 hours (2 hours and 40 minutes for VH candidates)
II	English Language and Comprehension	200	200	2 hours (2 hours and 40 minutes for VH candidates)
III	Statistics	200	100	2 hours (2 hours and 40 minutes for VH candidates)
IV	General Studies (Finance & Economics)	200	100	2 hours (2 hours and 40 minutes for VH candidates)
Papers-I & II are compulsory for all categories of posts				
Paper-III is only for those candidates who apply for the post of Junior Statistical Officer				
Paper-IV is only for those candidates who apply for the post of Assistant Audit Officer & Assistant Accounts Officer				

There will be a negative marking of 0.25 marks in Paper-II and 0.50 marks in Papers I, III & IV for each wrong answer.

### (c) Pattern of Tier III Examination

The marks obtained by candidates in Tier I & Tier II together, would determine the eligibility of the candidates to appear in Tier III & Tier IV.

\*Pattern as on brochure print date. Please check the exact pattern at the time of enrolment.

The paper (Tier III) comprises the writing of an Essay / Passage and Letter / Application writing. The question paper will be bilingual. Candidate will have the option to choose any one medium.

The maximum marks for this section is 100 and duration is 60 minutes. The qualifying marks in Tier III would be 33 %.

### (d) Pattern of Tier IV Examination

1. DEST (Data Entry Speed Test): FOR THE POST OF TAX ASSISTANTS (Central Excise & Income Tax) This test will be of a qualifying nature.

2. CPT (Computer Proficiency Test): For applicants for the post of Assistant Section Officer of CSS and MEA. CPT will be of a qualifying nature.

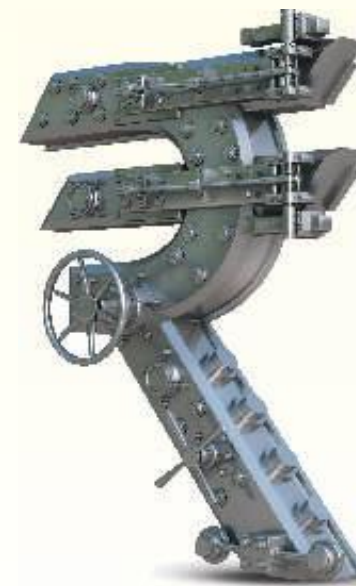
### (e) Final Selection

The final merit will be prepared on overall performance in Tier I, Tier II and Tier III. However, the candidate will need to qualify all the tiers i.e., Tier I, Tier II and Tier III separately. There will be no sectional cutoff.

## T.I.M.E.'s Classroom Coaching for Bank PO/Clerical Exams

**T.I.M.E.** offers a comprehensive classroom training programme to prepare students for Bank PO/ Clerk Examinations (IBPS CWE & SBI).

Our courseware ensures a comprehensive coverage of all test areas of Bank Exams. Our well-researched material covers all basic concepts, short-cuts, strategies etc., and includes a lot of solved examples to help you understand the basics of each area. Moreover, our courseware can also help our students in their preparation for other entrance exams such as LIC, RBI, NICL, IB, etc. Our sectional tests help you evaluate your learning and performance across a given range of topics. Our study material and mock test papers are prepared after a careful and in-depth analysis of the actual exam papers and hence reflect the level of difficulty which is close to the actual test.



## The course has four modules:

- **Module I** : This module helps you develop basic knowledge and skills for all the areas that are tested in Bank Exams. Fundamental concepts are taught in great detail for each topic. This is followed by practice exercises to integrate these fundamental concepts deeply and help you approach and tackle difficult questions quickly.
- **Module II** : There are chapter-wise tests to help you prepare for each test area. These tests help you revise concepts and increase your speed.
- **Module III** : Various Mock Tests on the pattern of Bank Exams (IBPS/SBI) are conducted. These tests give both an overall idea of the level you are required to achieve and ample practice to help you achieve it. These mock tests replicate the actual exam in every conceivable way. The mock tests given by **T.I.M.E.** simulate the actual exam.
- **Module IV** : Rigorous training for the Interview/ GD, on qualifying in IBPS CWE PO/SBI PO.

## Online Sectional Tests, Comprehensive Tests and Mock Tests

For every online bank exam, **T.I.M.E.** provides excellent support and practice for online sectional tests, comprehensive tests and mock tests. These tests replicate the pattern of the actual exam. They are designed to familiarise the student with online tests. Students can take them at their convenient time from the student home page.

## About T.I.M.E.'s expertise in offering online tests

**T.I.M.E.** has the ability, capacity and experience to train for online exams. **T.I.M.E.** has been training students for various online entrance exams for the last 15 years; more than five lakh students have been trained by us for online exams. **T.I.M.E.** has been training students for various online exams like CAT, CMAT, JEE, GRE® Test, GMAT® Exam, BITSAT and Bank Exams, whose levels of difficulty are different.

## Web based support to T.I.M.E. students

### i) [www.time4education.com/bankexams](http://www.time4education.com/bankexams)

Our website is a rich resource of information featuring the patterns/analyses of Bank Exams, articles on banking, notifications, eligibility criteria and much more.

### ii) Student Home Page

A customised home page is provided for each student, through which the student can take online practice tests. A host of other features like inputs on Descriptive Writing, Interview & GD, Word-a-Day to improve your vocabulary, **monthly updates on General Awareness**, etc. are also made available on the student home page.

## Our Recent Results

- **501 T.I.M.E.** students get provisional allotments in IBPS PO/Clerk V & VI
- **112 T.I.M.E.** students secured final selections in SBI PO 2015-16

## 112 T.I.M.E. students secured final selections in SBI PO 2015-16

 <b>Abhishek Chakraborty</b> 3841302097 (2016)	 <b>Aditya Khatri</b> 2711319892 (2016)	 <b>Amit Kumar Shaw</b> 3610900160 (2016)	 <b>Ankur Gupta</b> 2621332690 (2016)	 <b>Anurudh Kachroo</b> 2011301945 (2016)	 <b>Ashish Chambyal</b> 2621326408 (2016)	 <b>Aswin George</b> 3601304213 (2016)	 <b>Athira S</b> 3650900265 (2016)
 <b>B Aswini</b> 3410903126 (2016)	 <b>B Balamurali</b> 3460901635 (2016)	 <b>Battu Anand Kumar</b> 2620161503 (2016)	 <b>Boyapati Prem Kumar</b> 3441406663 (2016)	 <b>Chimoy Mahapatra</b> 3420506601 (2016)	 <b>Deepak Sangwan</b> 1821301208 (2016)	 <b>Deepender Singh</b> 2710927098 (2016)	 <b>Deepika</b> 2851302790 (2016)
 <b>Deepthi Sharma</b> 4181301243 (2016)	 <b>Devendra Sharma</b> 1540911427 (2016)	 <b>G Pavan</b> 3420907017 (2016)	 <b>Gourav Sonone</b> 4180934187 (2016)	 <b>Haris Khan</b> 2821309654 (2016)	 <b>Joel Joseph</b> 3580908422 (2016)	 <b>Kadra Hema Kiran</b> 3440516060 (2016)	 <b>Kajal</b> 2620976639 (2016)
 <b>Kande Naveen</b> 3441333880 (2016)	 <b>Kapish Bansal</b> 2621363628 (2016)	 <b>Manish Kumar</b> 2710101528 (2016)	 <b>Mathew Kurian</b> 3601300633 (2016)	 <b>Milind Sharma</b> 2721301655 (2016)	 <b>Neeraj Dhodi</b> 1530102291 (2016)	 <b>Nijith M P</b> 3580903010 (2016)	 <b>Nikansha Singh</b> 2820904283 (2016)
 <b>Nikhil Kumar</b> 2821302572 (2016)	 <b>P Haritha</b> 3360100343 (2016)	 <b>P Yashodha Devi</b> 3420904523 (2016)	 <b>Parisapogu Sai Prakash</b> 3360101818 (2016)	 <b>Poonam</b> 2400108934 (2016)	 <b>Prasanna Tare</b> 4181312213 (2016)	 <b>Pratheesh M P</b> 3581305038 (2016)	 <b>Preethy Jacob</b> 3601304464 (2016)
 <b>Priyanka Singh</b> 4180910440 (2016)	 <b>Reddy Swami Siva</b> 3410900505 (2016)	 <b>Reema Johnson</b> 1111309966 (2016)	 <b>Reshma George</b> 3580907840 (2016)	 <b>Sandipan Dutta</b> 3821302645 (2016)	 <b>Saransh Bassani</b> 3441302892 (2016)	 <b>Shivali Prakash</b> 4400916525 (2016)	 <b>Siddharth Gangwar</b> 3930902235 (2016)

 Soumyadip Samanta 3811301372 (2016)	 Savanthy V 3441352174 (2016)	 Srinivas Ch 3460902021 (2016)	 Sudipta Koushik Sarmah 3841308503 (2016)	 Suraj T S 3580902617 (2016)	 Surjya Das 3210101226 (2016)	 Sushil Ganeshpore 4180905348 (2016)	 Tanya 4180117775 (2016)
 V Rakesh 3430900857 (2016)	 Vaishakh S S 3650906929 (2016)	 Venket Jain 262131952 (2016)	 Vidhi Jindal 1851301250 (2016)	 Vishakha 2850901120 (2016)	 Vishnu Mohan 365090162 (2016)	 Vindha S 3580902840 (2016)	 YSS Neelanjani 3421307538 (2016)
 Aman Kumar 1391690841 (2015)	 Anirban Das 1390550453 (2015)	 Ankith Royal G 1391175878 (2015)	 Anusree Murali 1390989789 (2015)	 Ashok M 1390327533 (2015)	 Aswathy M 1390174018 (2015)	 Avinash W Margu 1391942887 (2015)	 B Ravi Madhavan 1390305629 (2015)
 Birjit Debbarma 1390211190 (2015)	 D Amilkanti Nag 1390156897 (2015)	 Gayathri J 1391084983 (2015)	 Guna Vilasani 1390442308 (2015)	 Hari Prasad Perumalla 1390823148 (2015)	 Harshil 1390811742 (2015)	 K Sairam Pathrudu 1391307670 (2015)	 K Samskar 1390014026 (2015)
 Koppula L Prasanna 1390564634 (2015)	 Lavuri Mohan 1391227144 (2015)	 Mrunal Rahul P 1390450631 (2015)	 Munde Nayan 1390989396 (2015)	 Nandini Kapoor 1390983385 (2015)	 Nirmal Stephen 1391430164 (2015)	 Pavan Kumar C 1390990336 (2015)	 Pediti Anusha 1390468256 (2015)
 Raghav 1390048691 (2015)	 Raj Solanke 1390997614 (2015)	 Rajdeep Sagar E S 1390274934 (2015)	 Rajesh Debnath 1391165415 (2015)	 Remya Babu 1391239020 (2015)	 Romeo T 1390113937 (2015)	 S Chattopadhyay 1391046307 (2015)	 Sabina Arif 1390191385 (2015)
 Sahil Kumar 1390448174 (2015)	 Sai Prashanth M 1391510713 (2015)	 Sai Ram Yadavilli 1391221454 (2015)	 Sharon Peter 1390652595 (2015)	 Shilpa N Aglawe 1391294159 (2015)	 Shiwani Sagar 1390061300 (2015)	 Soumya Bhattacharya 1390610221 (2015)	 Sreedevi M S 1390438321 (2015)
 Tanmaya Das 1390405595 (2015)	 Teja Padmakar 1390426464 (2015)	 Uday Bhanu P 1390477828 (2015)	 Vikash Bhageria 1390249789 (2015)	 Vishal Panicker 1390822855 (2015)	 Vishnu Priya 131117504 (2015)	 Sabarish Soman 1390674962 (2015)	 Neethu Mohan G 1390959862 (2015)

## Our students speak for us



The standard of training here is up to the mark and the faculty here is experienced and well-versed in imparting guidance for such exams. The study material given to students is designed with the exam in view. The management works closely with students and leaves no stone unturned to ensure that students derive the full benefit of the course in terms of both time and money. On-line tests give hands-on practice and the study material is very comprehensive. Doubt clarifying sessions are an exclusive feature of **T.I.M.E.**

**Arunabh Bhomwik - Selected in Union bank of India (PO)**



I got valuable guidance from the classes that I took with **T.I.M.E.**, and they equipped me with necessary inputs that helped me clear the exam. The mock interview sessions helped me overcome my stage fear, helped boost my morale and gave me a positive outlook. All these aspects added to my confidence and helped me succeed.

**Raj Kumar - Selected in Indian Bank (PO)**



The study material given by **T.I.M.E.** is extremely useful, the mock tests are very helpful, and the faculty are experienced, knowledgeable, patient and accessible. In my opinion, **T.I.M.E.** provides the best training for bank competitive exams among all coaching institutes in the city.

The interview training program is one of its kind; the focus is on details which make a world of difference to the candidate, but which are completely overlooked by other institutes.

**Preeti Luthra - Selected in IDBI (PO)**



The training that I received at **T.I.M.E.** was worth the investment I made, and it was a very enriching experience for me. I received holistic and proper guidance on all sections of the written test – the exercise of making students sit and solve handouts in classes served to be well-rewarding. The exhaustive workshops, interview boot camps and mock interview sessions helped me master interview skills. The classes here are conducive for learning and grasping concepts, the faculty are trained and experienced, the batch size is small and the test series are very informative – all these added to my preparation immensely and helped me succeed in my ambition.

**Geetika Thakur - Selected in Oriental Bank of Commerce (Clerk)**



**T.I.M.E.** not only helped me crack this competitive exam but also taught me skills that helped developed my personality. Their comprehensive study material, regular and precise on-line mock tests and interactive classes helped me remarkably in preparing for the exam.

**Garima Puri - Selected in Punjab National Bank (Clerk)**



I had a very good experience at **T.I.M.E.** - all the faculty members helped and guided me since the very beginning. They gave me many useful tips that helped me crack the written test and the interview successfully. The study material here contains numerous questions that helped enhance my logical thinking process; the mock tests and interview training sessions too bettered my preparation and improved my performance.

**Jaiprakash Yadav - Selected in Bank of Baroda (Clerk)**