STATE BANK OF INDIA

CENTRAL RECRUITMENT & PROMOTION DEPARTMENT
CORPORATE CENTRE, MUMBAI

RECRUITMENT OF BANK MEDICAL OFFICER (BMO-II) IN STATE BANK OF INDIA

[CRPD/SCO/2026-27/03]

[Online Exam on 23.08.2026]

"ACQUAINT YOURSELF BOOKLET"

INTRODUCTION

This Booklet gives you detailed information about the competitive examination for recruitment of Specialist Cadre Officers in State Bank of India. This post was advertised in the Bank's website https://bank.sbi/careers/current-openings. The terms and conditions, emoluments etc. were given in the advertisement No. CRPD/SCO/2026-27/03. You should ensure that you are eligible in respect of age, educational qualification, nationality, work experience etc. as stipulated in the advertisement.

It contains details pertaining to various aspects of the online examination you are going to take and describes the kind of test which will be given to you in the examination. **The assessment will be done online.** You are advised to study this booklet carefully as it will help you in preparing for the examination.

GENERAL INSTRUCTIONS

1. **Particulars to be Noted:** Please note carefully your Roll Number, Date of Exam, Reporting time and venue for the examination given in the call letter.
2. **Punctuality in Attendance:** You should follow Reporting Time printed on Call letter. Candidates will not be permitted to leave the examination hall till the time for the test is over and/or permission to leave the hall is given by the test administrator. Late comers will not be allowed to take the test.
3. **Call letter to be Surrendered:** Affix firmly a copy of your **recent** passport size photograph in the space provided for it in the call letter and bring it with you alongwith currently valid photo identity proof in original and a photocopy when you come to the venue for the examination. **You will not be permitted to appear for the examination if you come without the photo identity proof in original and a photocopy, call letter or without the photograph affixed on the call letter.** You will be required to sign and affix your left thumb impression on your call letter as well as on attendance sheet in the presence of the invigilator in the examination hall. You must bring your own blue ink stamp pad for affixing your thumb impression. You should submit your call letter along with the photocopy of photo identity proof.
4. **Compliance with Instructions:** You should scrupulously follow the instructions given by test administrators and the invigilators at all the stages of the examination for which you have been called. If you violate the instructions, you will be disqualified and may also be asked to leave the examination hall.
5. **Use of Books, Notes, Calculators & Cell Phones: No** calculator separate or with watch, cell phones, books, slide rulers, note books or written notes will be allowed inside the examination hall.
6. Do not leave your seat unless you are allowed.
7. **Use of Stationery:** You must bring ball point pen with you.
8. **Rough work to be done on the sheets provided:** You should do all the necessary rough work on sheets provided only. **After the test is over, you should submit the rough sheets to the Invigilator.** Any candidate who does not return the above material or is found to attempt to take or pass on the questions or answers inside or outside the examination hall will be disqualified and the Bank may take further action against him as per rules of the Bank.
9. Your signature should tally with the signature uploaded. In case of discrepancy, you will not be allowed to appear for the examination. Signature in CAPITAL LETTERS will not be accepted.
10. **PWD Candidates who are eligible for and want to use services of scribe are required to submit a Declaration Form (Scribe Declaration Form) along with the Call letter. This can be downloaded from Bank's website.**
11. For candidates availing scribe in accordance with OM - F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per Appendix I of the said guidelines. Such candidates shall not be allowed to appear for the examination without the specified medical certificate as per Appendix I and Appendix II of the said guidelines.

12. **Copying / Misconduct / Unfair Practices:** If a candidate is/has been found guilty of –

    i) Copying or allowing copying;

    ii) Using unfair means during the test;

    iii) Impersonating or procuring impersonation by any person;

    iv) Misbehaving at the examination venue;

    v) Disclosing, publishing reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content.

    vi) Resorting to any other irregular or improper means;

    vii) Obtaining support of his/her candidature by any means.

    He/she will, in addition to rendering himself/herself liable to criminal prosecution, be liable to,

    (a) Disqualification from selection process.

    (b) Be debarred permanently/for specific period from any examination or selection by the Bank.

    Candidates are warned against filling up/furnishing false, tampered/fabricated information or suppressing material information.

    The Bank would be analyzing the responses of a candidate with other appeared candidates to detect patterns of similarity. On the basis of such an analysis, if it is found that the responses have been shared and scores obtained are not genuine/valid, the Bank reserves the right to cancel his/her candidature.

13. Travelling Allowance shall not be paid: No travelling allowance or other expenses in connection with the examination will be paid.

14. Candidates will appear for the examination at an Examination Centre at his/her/their own risks and expenses and SBI will not be responsible for any injury or losses etc. of any nature.

15. The possibility for occurrences of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of the candidates from one venue/lab/computer (node) to others and re-conduct of the examination if considered necessary.

16. Following items will not be allowed inside the examination hall (Lab): -

    Any stationery item like textual material (printed or written), bits of papers, Geometry/Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner, any communication device like Mobile Phone, Smart watch Bluetooth, Earphones, Microphone, Pager, Health Band etc. Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, any watch/Wrist Watch, Camera, any metallic item, any eatable item opened or packed, water bottle (only transparent water bottle is allowed), any other item which could be used for unfair means for hiding communication devices like camera, bluetooth devices etc.

    You are advised to avoid wearing ornaments like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc.

    At the venue, Candidate registration will be done through photo and IRIS capture (Biometric capture of Right Thumb impression for VI candidates). Photo captured will be matched with the photo uploaded by the candidate in the application.

IRIS Scan

Photograph and IRIS will be captured at the examination venue. The photo captured will be matched with the photo captured by the candidate in the application. You must NOT change your appearance from the photo uploaded/ captured by you.

Decision of the IRIS data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of IRIS scanning / verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following:

(a) 'LEFT EYE (IRIS)' will be captured for all the candidates.

(b) Candidates should remove Contact Lenses and Spectacles while capturing IRIS. Candidates are advised to avoid wearing contact lenses and prefer spectacles.

(Any failure to observe these points will result in non-admittance for the examination)

For VI candidates, Biometric capture of right thumb impression will be done. If fingers are coated (stamped ink/mehndi/coloured…etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day. (Any failure to observe these points will result in non-admittance for the examination). Decision of the Biometric verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

Online Examination :

Examination will consist of Objective Tests for 150 marks. Objective Tests will be online.

(i) Objective Test : The Objective Test of **1 hr 30 min** duration consists of 2 Sections for total 150 marks. The Objective Test will have separate timing for every section.

Section	Test	No. of Questions	Marks	Version	Time
General Aptitude *	Test of Reasoning	15	15 *	English & Hindi	45 minutes
	Quantitative Aptitude	15	15 *	English & Hindi	
	English Language	20	20 *	English	
Professional Knowledge	Professional Knowledge	50	100	English & Hindi	45 minutes

***Qualifying in nature and marks scored will not be reckoned for arriving at the Merit.**

THERE WILL BE PENALTY FOR WRONG ANSWER MARKED BY YOU. There are five alternatives for every question. For each question for which a wrong answer has been given by you, one-fourth or 0.25 of the marks assigned to that question will be deducted as penalty. If a question is left blank, i.e. no answer is given by you, there will be no penalty for that question. If the total of the penalty for a test is in fraction, the marks obtained will be rounded off to the nearest integer. **YOU SHOULD THEREFORE BE CAREFUL IN MARKING YOUR ANSWERS.**

SAMPLE QUESTIONS FOR EXAMINATION

Below are given some sample questions for each of these tests. The type of questions are only illustrative and not exhaustive. In actual test you may find questions on some or all these types and also questions on the type not mentioned here.

REASONING ABILITY

This is a test to see how well you can think and also to judge your aptitude/ knowledge for working with computer. It contains questions of various kinds. Here are some sample questions.

Directions : In each of the following questions, there are five letter groups or words in each question. Four of these letter groups or words are alike in some way, while one is different. Find the one which is different.

Q.1. (1) black (2) red (3) green (4) paint (5) yellow

Of the five, 'black, 'red', 'green' and 'yellow' form a group as they are names of colours. 'paint' is not the name of a colour. Therefore, (4) is the answer.

Now try to solve the following questions.

Q.2. (1) BC (2) MN (3) PQ (4) XZ (5) ST

Q.3. (1) Mango (2) Apple (3) Orange (4) Guava (5) Rose

Directions : In each of the following questions, there is a question mark in which only one of the five alternatives given under the question satisfies the same relationship as is found between the two terms to the left of the sign :: given in the question. Find the correct answer.

Q.4. Foot : man : : hoof : ?
(1) leg (2) dog (3) horse (4) boy (5) shoe

In the above example, 'hoof' has the same relationship with 'horse' as 'foot' has to 'man'. Hence the answer is (3).

Now study to solve the following questions.

Q.5. Day : Night : : Kind : ?
(1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude

Q.6. Hut : Mansion : : Rabbit : ?
(1) Hole (2) Carrot (3) Elephant (4) Small (5) Rat

Now try the following questions.

Q.7. If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.
(1) T (2) P (3) M (4) S (5) X

Q.8. 'Some leaders are dishonest. Satyapriya is a leader.' Which of the following inferences definitely follows from these statements ?
(1) Satyapriya is honest
(2) Satyapriya is dishonest
(3) Some leaders are honest
(4) Leaders are generally dishonest
(5) Satyapriya is sometimes dishonest

Q.9. If 'A " B' means 'add B to A', 'A ' B' means 'subtract B from A', 'A # B' means 'divide A by B' and 'A ⊗ B' means 'multiply A by B; which of the following gives the average sales of two days where S_1 and S_2 are the sales of the first and the second day respectively ?
(1) $(S_1$ ' $S_2)$ # 2 (2) 2 # $(S_1$ " $S_2)$ (3) $(S_1$ " S_2 # 2)
(4) $(S_1 \otimes S_2)$ # $(S_1$ " $S_2)$ (5) Other than those given as options

Q.10. Every person above eighteen years of age who is registered as a voter, can vote. To find out whether Madhu, who was born twenty years ago, can vote, which of the following further information is needed ?
(I) Madhu's date of birth (II) Whether Madhu is registered as a voter
(1) Only I (2) Only II (3) Either I or II (4) Neither I nor II (5) Both I and II

Q.11. In each question below are given two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts, consider the two conclusions; together and then decide which of the given conclusions logically follows from the two given statements, disregarding commonly known facts.
Statements : All machines are windows. All windows are clouds.
Conclusions : I. All machines are clouds.
Conclusions : II. All clouds are machines.
(1) None follows (2) Only I follows (3) Both I & II follow
(4) Only II follows (5) Either I or II follows

QUANTITATIVE APTITUDE

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs etc.

Q.1-3. Study the following table carefully and answer the questions given below ——

Distribution of 1000 candidates as regards their marks in written examination out of 300 and interview out of 100 in a selection examination

Written Examination Marks	INTERVIEW MARKS					
	Below 30	30-39	40-49	50-59	60-69	70 & above
260 & above	8	18	26	18	26	4
210 to 259	5	4	30	22	10	9
160 to 209	16	10	45	56	18	9
110 to 159	28	42	100	190	15	5
60 to 109	35	115	20	8	7	5
Below 60	32	32	20	4	6	2

Q.1. How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?
(1) 22 (2) 49 (3) 13 (4) 9 (5) Other than those given as options

Q.2. If approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks ?
(1) above 20 (2) above 70 (3) above 36
(4) above 63 (5) Other than those given as options

Q.3. About 42 percent of the candidates fall in which of the following ranges of the interview marks ?
(1) 110-159 (2) 110 & below (3) 50 to 70
(4) 50 & above (5) Other than those given as options

Some of the questions may require arithmetical reasoning. For example :

Q.4. At 10 paise each, how many paise will 6 lemons cost ?
(1) 6 (2) 10 (3) 60 (4) 610 (5) Other than those given as options

Q.5. Which of the following can be exact multiple of 4 ?
(1) 27114 (2) 58204 (3) 48402 (4) 32286 (5) Other than those given as options

Q.6. If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen ?
(1) Rs.3/- (2) Rs.5/- (3) Rs.10/- (4) Rs.20/- (5) Other than those given as options

Also, there may be some questions based on graphs and tables.

Q.7-9. **Directions :** Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer the questions that follow :

Attribute	% of Employees Giving Different Ranks					
	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

Q.7. Which attribute for promotion has received the highest rank ?
(1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency

Notice the percentage for rank I given in the table. You observe that seniority is the attribute with the highest percentage. So your answer is “Seniority”, which is answer No. (2)

Q.8. How many employees gave rank III to intelligence ?
(1) 119 (2) 98 (3) 77 (4) 70 (5) 10

Look at the intersection of the column giving percentage for rank III and the row giving percentage for intelligence. You find that 10 percent of the 700 employees have given rank III to this attribute. 10% of 700 is 70. So your answer should be (4).

Q.9. Which attribute is considered the least important for promotion ?
(1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

Referring to the percentage for VI rank, you find that intelligence is the attribute which receives the highest percentage. In other words, a majority of people consider it as the least important and give it the last rank. Therefore your answer is (2).

ENGLISH LANGUAGE

This is a test to see how well you know English. Your English language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below :

Directions : Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

Q.1. He quickly glanced _____ the book to find what it said about the Indian economy.
(1) at (2) through (3) in (4) to (5) over

The correct answer is "through" which is option No. 2.

Q.2. The counsel urged the court to _____ down the obnoxious law.
(1) enact (2) enforce (3) cancel (4) strike (5) declare

Q.3. The local official _____ the Minister of the situation.
(1) explained (2) warned (3) apprised (4) told (5) intimated

Directions : Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is (5).

Q.4. I am twenty / two years old / when I first / joined the bank. No error
(1) (2) (3) (4) (5)

The error is in (1). Therefore the answer is '1'.

Q.5. To the Hindus / the Ganga is / holier than / any other river. No error
(1) (2) (3) (4) (5)

In this question, there is no error; therefore the right answer to this question is '5'.

Q.6. Of all the teachers / in our school / our class teacher / were very strict. No error
(1) (2) (3) (4) (5)

Q.7-9. Directions : In each of the following questions, select from amongst the five alternatives, the word nearest in meaning to the word given in capitals.

Q.7. LETHAL
(1) light (2) dangerous (3) deadly (4) cruel (5) thoughtless

Q.8. CENTENARY
(1) a guard (2) a hundred years (3) a very old man
(4) hundred runs (5) hundredth anniversary

Q.9. TRIUMPH
(1) conquer (2) smash (3) earn (4) brave (5) capture

Q.10-12. Directions : In each of the following questions, select from amongst the five alternatives, the word most opposite in meaning of the word given in capitals.

Q.10. LIVELY
(1) simple (2) weak (3) dull (4) angry (5) moron

Q.11. INADVERTENT
(1) adequate (2) available (3) sluggish (4) negligent (5) intentional

Q.12. INEPT
(1) accurate (2) skilful (3) sensible (4) artistic (5) apt

In addition, there will be questions based on passage, to test your comprehension.

PROFESSIONAL KNOWLEDGE

Questions in this test will be in the area for the respective post.

DETAILS OF THE ONLINE TEST PATTERN

1. 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.
2. 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 '**I confirm'** button confirming the profile is correct.
3. Thereafter the instructions will be displayed on the screen.
4. Candidate should read the instructions carefully and indicate that he/she has done so by 'checking' (click) the box at the bottom of the screen, after which '**I am ready to begin**' button is activated.
5. After clicking on the '**I am ready to begin'** button the actual **test time** will begin.
6. In Online Examination, Objective Test will contain 100 Questions and each question is followed by 5 alternatives/ options.
7. The questions except those on English Language will be available in Hindi and in English. In order to view a given question in the other language, a candidate can click on the 'view in' drop down box and select the desired language.
8. Only one question will be displayed at a time.
9. Total duration of objective examination is 90 minutes (separate timing for each Section).
10. Compensatory time of 20 minutes for each 60 minutes will be allowed for candidates with disability eligible for compensatory time.
11. In order to answer a question, candidate has to 'mouse click' the option he/she thinks is appropriate/ correct. **The alternative which has been clicked on will be highlighted and shall be treated as the answer given by the candidate for the question.**
12. After selecting an answer for a question candidate should click on the **'SAVE & NEXT'** button to save his answer and proceed to the next question. **Note that without clicking on 'SAVE & NEXT' button the answer selected will not be saved.**
13. **Note that only questions for which answers are saved after answering will be considered for evaluation.**
14. In case a candidate does not wish to attempt the question then he/she should not click on any option for that question. A candidate can choose to deselect his/her answer for a particular question by clicking on the '**CLEAR RESPONSE'** button provided against each question.
15. In case a candidate wants to skip a particular question and return to it later before submitting his/her test or a candidate 'clicks' (selects) an answer for a particular question but wishes to review it later, he/she may note down the question number on the sheet provided.

    In such cases the candidate may also click on the **'MARK FOR REVIEW & NEXT'** button. In case an answer has been selected for a particular question which has been marked as **'MARK FOR REVIEW & NEXT'**, the answer marked will be taken for final evaluation.
16. **In case a candidate wants to skip a particular question and return to it later in a particular section, he/she can do so during the timing prescribed for that section.**
17. The question numbers of attempted and unattempted questions are also shown to the right of the screen. A candidate can then click on any of the question numbers to view the question, in order to attempt/ revise his/her answer to the question.
18. **Each section has separate timing. A candidate can navigate between questions within a section during time prescribed for that section by clicking on the question number displayed to the right of the screen.**
19. The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:

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.*

20. **Candidates are not permitted to submit their answers before the entire test duration for online exam, is over.**
21. When a candidate clicks on a particular question, it takes some time for the question to appear. The time lost is not deducted from the total time allotted for the test.
22. **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**
23. Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".

About the Submission

1. Candidates are not permitted to submit their answers before the entire test time is over.
2. **A candidate can only change his/ her answer for a question in a section within the time prescribed for that section.**
3. After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.

WISH YOU GOOD LUCK!