

## **PNB SO Credit Officer Syllabus**

Candidates need to prepare for three main sections apart from the professional knowledge test. Below is the detailed syllabus for each section for PNB SO Credit Officer.

<b>Section</b>	<b>Topics Covered</b>
Reasoning	Analogy, Series Completion, Verification of truth of the Statement, Situation Reaction Test, Direction Sense Test, Classification, Data Sufficiency, Alpha-Numeric Sequence Puzzle, Puzzle Test, Blood Relations, Coding-Decoding, Assertion and Reasoning, Arithmetical Reasoning, Operations of Mathematics, Venn Diagrams, Word Sequence, Missing Characters, Sequential Output training, Directions, Test on Alphabets, Eligibility Test, Dot Situation, Identical figure groupings, Forming figures and analysis, Construction of Squares and Triangles, Series, Analytical Reasoning, Paper Folding, Paper Cutting, Cubes and Dice, Water Images, Mirror Images, Figure Matrix, Completion Incomplete Pattern, Spotting embedded figures, Classification, Rules Detection.
English Language	Spellings/Detecting Mis-spelt words, Antonyms and their correct usage, Common Error, Active/Passive Voice of Verbs, Comprehension Passage, Spot the Error, Cloze Passage, Fill in the Blanks, Shuffling of Sentence parts, Conversions, Sentence Rearrangement, Grammar, Shuffling of Sentences in a Passage, Improvement of Sentences, Synonyms/Homonyms, Antonyms, Vocabulary, Idioms & Phrases, One word substitution.
Quantitative Aptitude	Time and Work Partnership, Ratio and Proportion, Boats and Streams, Simple Interest, Time and Distance, Problems on Trains, Areas, Races and Games, Numbers and Ages, Mixtures and Allegations, Mensuration, Permutations and Combinations, Problems on L.C.M and H.C.F, Pipes and Cisterns, Percentages, Simple Equations, Problems on Numbers, Averages, Indices and Surds, Compound Interest, Volumes, Odd Man Out, Quadratic Equations, Probability, Profit and Loss, Simplification and Approximation.

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## **PNB SO Credit Officer Professional Knowledge Syllabus 2025**

The Professional Knowledge syllabus for the PNB SO Credit Officer 2025 exam is expected to cover topics relevant to the role. Candidates should prepare for the following subjects:

**1. Banking and Financial Awareness**

- Recent developments in the banking and financial sector
- Monetary policies and their impact on banking
- Financial institutions and their roles (RBI, SEBI, NABARD, etc.)
- Regulatory bodies and banking guidelines

**2. Credit Management**

- Principles of credit management
- Credit appraisal process and loan evaluation
- Risk assessment techniques in lending
- Mitigation strategies for credit risk

**3. Financial Analysis**

- Understanding financial statements (Balance Sheet, P&L, etc.)
- Ratio analysis and its importance in banking
- Cash flow and fund flow analysis

**4. Corporate Finance**

- Capital structure and its significance
- Cost of capital and financial decision-making
- Leverage and its impact on profitability
- Dividend policy and shareholder value

**5. Risk Management**

- Types of banking risks (credit, market, operational, liquidity)
- Basel norms and risk management frameworks
- Risk mitigation techniques in banking

**6. Economics**

- Basic economic concepts related to banking and finance
- Micro and macroeconomic principles
- Current economic trends and their impact on banking