WELCOME TO CBOA SESSION TODAY TOPIC -10.10.26 @ 10 AM) ORIENTAION



CBOA GENERAL SECRETARY K RAVI KUMA

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Internal

Internal

CBOA WELCOMES YOU FOR 2026-27 PROMOTION CLASSES

Similar to previous years, CBOA will be organizing:

- Promotion Classes
- Online live classes
- Mock Tests
- Recorded Youtube classes

Links and schedules will be shared with you shortly.

Furthermore, the CBOA will be awarding cash prizes to the top performers in the Scale 1 to 2 and Scale 2 to 3 promotions as follows:

- Circle Topper: Rs. 10,000.00
- Circle Second: Rs. 7,500.00
- Circle Third: Rs. 5,000.00

We extend our best wishes to all those aspiring for promotion.

Regards
Ravikumar K
General Secretary





WELCOME TO CBOA SESSION

PLEASE MUTE YOUR MIKES.

PRESENTATION WIL BE SHARED AFTER SESSION (NO NEED TO PREPARE ANY NOTES OF MY SESSIONS

Disclaimer : The presentation is for academic and information purposes only.. Please be guided by the relevant laws, circulars, manuals, instructions etc. in this regard. Usual disclaimer shall apply.

A word of caution : We don't advise to depend only on this material.

Every care has been taken to minimise the mistakes . But despite taking proper care if there is any mistakes please bring to my notice for correction. (ravikumarbv@canarabank.com)

RAVI KUMAR
LDC HYDERABAD

Internal

PROMOTION PROCESS

- MATERIAL FOR PREPARATION FOR PROMOTION :
- CIRCULARS (IN DEPTH)
- KNOWLEDGE BANK OF OUR BANK
- MATERIAL PROVIDED BY CBOA SITE (JAGANNATH SIR AND OTHER FACULTY PPTs)
- EXTERNAL RESOURCES :
- N S TOOR BOOK ON BANKING (IF TIME AVAILABLE FOR GENERAL BANKING)
- CTDI BOOK (TO KNOW MORE LATEST WITH REGARD TO GENERAL BANKING)
- AS PER POLICY : **COVERAGE IN THE EXAM :**
- Banking Law and Practice,
- Manual/ Circular /Memos /Other Communications issued by the Bank
- Latest Scenario and development in the Banking Industry
- Computer literacy
- General English
- DON'T FORGET : PHOTO AND MANAGER SIGNATURE ON CALL LETTER. ID CARD
- DATE OF ONLINE TEST: 14.11.2026 (**SATURDAY** –)

Internal

PROMOTION

- KNOWLEDGE WITH PROMOTION IS VERY IMPORTANT
- SO THE SESSIONS OF US WILL BE FOR EDUCATING YOU TO MAKE A GOOD BANKER
- BEFORE WE START THE RACE FOR PROMOTION PROCESS.....
- LET US UNDERSTAND WHAT IS THE PROMOTION POLICY TO KNOW WHERE WE ARE STANDING

Internal

GENERAL BANKING & LEGAL FRAME WORK
KYC
DIGITAL
OL/DEATH CLAIM
DEPOSIT
PRIORITY

RETAIL
AGRICULTURE
MSME

CREDIT RISK POLICY
CRM POLICY
GOVT SPON
GOLD LOANS
BALANCE SHEET
CREDIT MONITORING
OTHER POLICIES
BASEL/PRUD/IRAC
FOREX
RECOVERY POLICY & OTS (
STAFF/HRD/GOVT BUSINESS/SOCIAL SEC SCHEMES/FI

Internal

PROMOTION PROCESS (POLICY 140/26)

- **PROMOTION SCALE 1 TO 2 and 2 to 3**
  - **375/26 (Notification)**
  - **GENERALIST OFFICERS (POLICY VALID FOR 3 YEARS TILL 1.4.29)**
- **VACANCIES :** Every Year Bank declare vacancies



- Out of the total vacancies declared,

- Vacancy for **Normal Channel and Merit Channel** shall be **proportionately allocated** basing on the number of eligible applications received under each channel.

Internal

Note: The Officers recruited under the Specialist category, such as
Agricultural Extension Officers (AEOs),
IT Officers,
Marketing Officers,
Law Officers, etc.,
Who have been permitted to be converted as Generalist Officers, in accordance with the norms prescribed by the Bank, shall fall under this Promotion Policy.

A separate Promotion Policy shall be applicable to Specialist Officers.

Internal

PROMOTION SCALE 1 TO 2 and 2 to 3(ELIGIBILITY)

- NORMAL CHANNEL -EARLIER SCALE - 5 YEARS
- APAR : Secured not less than 60% marks in OPAS/APAR in each of the preceding 5 years (excluding immediately preceding year (26-27) for which the vacancies (1.4.27) are being filled)/available years
- (Board has relaxed minimum APAR requirement of 60% for the year 24-25 for eligibility purpose) –
- MERIT CHANNEL -EARLIER SCALE - 3 YEARS
- APAR: An average of 75% marks for the preceding 3 years (excluding the immediately preceding year for which the vacancies are being filled)/available years
- and
- Should have secured not less than 60% marks in APAR in each of the preceding 3 years (excluding the immediately preceding year for which the vacancies are being filled) /available years
- Board relaxed : Minimum APAR requirement of 60% for the year 24-25 for the purpose of determining eligibility. **However, the average APAR for the preceding 3 years (excluding the immediate preceding year for which the vacancies are being filled)/available years must be 75%.**
- **CONCESSION IN NORMAL CHANNEL-** MORE than 2 years of continuous Rural Branch service as Officers - Further relaxation of 6 months in the qualifying service for each additional completed year (365 DAYS) --subject to a max 2 years (**Concession is only once-one cadre**)
- APAR - Become eligible to participate in the promotion process, an officer must have at least one APAR in the same Scale during the relevant period.

Internal

METHOD OF SELECTION : (SCALE 1 TO 2)

SI NO	TRAITS	CHANNEL OF PROMOTION	
		NORMAL	MERIT
		MAXIMUM MARKS	
1	PERFORMANCE (EARLIER 30)	40 (PERFORMANCE VITAL)	20
2	ONLINE TEST	30	50 (MARKS VITAL)
3	INTERVIEW	30	30
	TOTAL	100	100

- PERFORMANCE :
- **Merit tier : Average of the APAR for the preceding 3 qualifying years (in the same Scale, if available),excluding the immediately preceding year for which the vacancies are being filled, shall be taken into consideration.**
- Normal Channel: Average of best of 3 years (APAR) marks of the preceding 5 qualifying years (in the sameScale, if available), excluding the immediately preceding year for which the vacancies are being filled, shall be taken into consideration
- ONLINE TEST : PASS MARK : NORMAL-40, MERIT-50)
- SC/ST : **RELAX 5 Marks -35/45)**
- NEGATIVE MARKING : Bank may decide for introduction of **Negative Marks for wrong answers in Written Test as per the requirement if need be**
- INTERVIEW : **Minimum qualifying mark** : GENERAL : **40** SC/ST Off : **35**

Internal
Internal

METHOD OF SELECTION : (SCALE 2 TO 3)

SI NO	TRAITS	CHANNEL OF PROMOTION	
		NORMAL	MERIT
		MAXIMUM MARKS	
1	PERFORMANCE	40 (PERFORMANCE VITAL)	35
2	ONLINE TEST	30	40 (MARKS VITAL)
3	INTERVIEW	30	25
	TOTAL	100	100

- PERFORMANCE :
- **Merit tier : Average of the APAR for the preceding 3 qualifying years (in the same Scale, if available),excluding the immediately preceding year for which the vacancies are being filled, shall be taken into consideration.**
- Normal Channel: Average of best of 3 years (APAR) marks of the preceding 5 qualifying years (in the same Scale, if available), excluding the immediately preceding year for which the vacancies are being filled, shall be taken into consideration
- ONLINE TEST : PASS MARK : NORMAL-40, MERIT-50)
- SC/ST : **RELAX 5 Marks -35/45)**
- NEGATIVE MARKING : Bank may decide for introduction of **Negative Marks for wrong answers in Written Test as per the requirement if need be**
- INTERVIEW : **Minimum qualifying mark** : GENERAL : **40** SC/ST Off : **35**

Internal
Internal

APAS GUIDELINES (only Normal channel):

- AVERAGE OF BEST **3 OUT OF 5** YEARS (RESPECTIVE CADRE)

- FOR EXAMPLE :
- AN EMPLOYEE GOT OPAS : 2022-94, 2023-92, 2024-80, 2025-91, 2026-75

- BEST 3 YEAR OPAS : – 94+92+91 =277 (277/3 = **92.33**)

Internal

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SCALE 3 TO 4 ONLY (ONLY MERIT CHANNEL) ELIGIBILITY

CHANNEL	Minimum Qualifying Service in Scale III	Minimum Rural /SU Branch Service	Minimum Marks in OPAS / APAR
MERIT	3 YEARS	3 YEARS (**mandatory**)	**APAR**: An average of **75%** marks for the preceding **3 years** (excluding the immediately preceding year for which the vacancies are being filled)/available years **and** Should have secured **not less than 60% marks** in APAR in each of the preceding **3 years** (excluding the immediately preceding year for which the vacancies are being filled) /available years
Board relaxed : Minimum APAR requirement of **60%** for the year 24-25 for the purpose of determining eligibility. **However, the average APAR for the preceding 3 years (excluding the immediate preceding year for which the vacancies are being filled)/available years must be 75%.**			

- To participate in the promotion process, an officer must have at least one APAR in the same Scale
- Completed minimum qualifying service & completed the minimum requisite rural / semi-urban branch service
- Branch experience of minimum of 2 years shall be required
- **Exemption shall be permitted** to Officials who submit willingness to complete Branch head service upon promotion to SMG Scale-IV.

Internal
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- **METHOD OF SELECTION : (SCALE 3 TO 4)- NO SEPARATE CHANNELS-ONLY MERIT**

SI NO	TRAITS	CHANNEL OF PROMOTION
		MERIT ONLY
	OLD MARKS	MAXIMUM MARKS
1	PERFORMANCE	30
2	ONLINE TEST	30
3	GROUP DISCUSSION	10
4	INTERVIEW	30
	TOTAL	100

- **PERFORMANCE** : Average of the APAR marks for the preceding 3 qualifying years (in the same Scale, if available), excluding the immediately preceding year for which the vacancies are being filled
- **ONLINE TEST**: Two parts- **Test -100 marks** and **Computer knowledge-50**
- **Pass mark (40)** (Computer Exam – **Pass-20 marks**)
- **GROUP DISCUSSION** : **10 MARKS**
- **INTERVIEW** : **MINIMUM QULIFYING MARKS**: **40**

Internal

Internal

ELIBILIBILTY TO UNDERGO INTERVIEW PROCESS : (1:4)

From Passed candidates : A rank list shall be drawn based on the

A) Marks secured in Written test and

B) Average of the APAR marks for the **preceding 3 qualifying years** (in the same Scale, if available), excluding the immediately preceding year for which the vacancies are being filled

From the above ranking list, **Officers upto a maximum 4 times of the vacancies shall be declared as successful candidates to undergo Interview** / further promotion process

Internal

GENERAL PROVISIONS:

A **Specialist Officer recruitee who has been converted to the Generalist Cadre shall be eligible to participate in future promotion processes under the Generalist Stream only after completing a minimum of 3 years of service** in the Generalist Cadre as on the relevant cut-off date prescribed for the respective promotion process. The Competent Authority may relax

APPEAL PROCEDURE : HRMS (online mode) within 30 days from the date of declaration of the promotion results.

REFUSAL/ REVERSION ON PROMOTION : can seek reversion to the Feeder Cadre within **45 days** from the date of declaration of Final Result

Once promoted to the Executive Cadre, i.e., SMG Scale IV, the option to refuse promotion or seek reversion to the feeder cadre **shall not be available.**

Internal



(3 TO

- COMPUTER AWARENESS EXAM
- MARKS EXAM – 50
- ONLY QUALIFYING –MINIMUM MARK- 20
- BE STRONG IN
- Basic aspects of computer
- **Computer terminologies**
- **CBS options &** Control aspects of CBS
- Technology products
- MS OFFICE/ Word/Excel/Power point
- EXAMPLE : **WHAT IS THE SHORT CUT KEY TO GO TO END OF A DOCUMENT (ANS : CONTROL + END)**

Internal
Internal

- HOW TO PREPARE FOR THE EXAM
- ESPECIALLY MERIT CHANNEL
- (SCORE HIGH IS MANTRA)

Internal

ANALYSIS OF RECALLED QUESTIONS-

101 ANALYSIS ON EXAM AND PARRERN

102 Analysed for the purpose of forthcoming exam and for giving best efforts for next promotion exam.

EXAM DATE ANNOUNCED ON 13.11.20 AND CIRCULARS USED IS 142/20 DT 18.3.2020 TO 815/20 DT 22.10.20 (AFTER NOTIFICATION DATE

103 13.11.20 NO QUESTIOS ARE TAKEN THAT MEANS BANK MIGHT HAVE TAKEN SLOT FROM IBPS ON 22.10.20.)

104 98% QUESTIONS CAME FROM CIRCULARS ONLY. (out of 90 recalled questions all questions from ciruclars except Forex)

105 MANY OF US HAVE NOT READ POLICIES IN DEPTH (DIFFICULT TASK)-NEXT TIME WE MUST READ ALL CIRCULAR (Policy is also a circular)

106 Balance sheeet and Basel questions are not available in exam

107

TOPIC	2 TO 3 94 QUES	0 TO 1
DEPOSITS	5	9
AGRICULTURE	3	11
GOVT SPONSORED	1	6
MSME	5	5
RETAIL	13	15
FOREX	6	8
RECOVERY	3	
NI ACT + LEGAL + GENERAL TOPIC	2	35
CREDIT POLICY (PRIORITY)	17	51
OTHER POLICIES	30	
OL	1	5
TECH	4	
STAFF	1	2
GOVT SCHEMES (SSS/PPF)	3	7
BALANCE SHEET	0	3

Internal

Internal

ANALYSIS OF RECALLED QUESTIONS-2021

TOPIC	3 TO 4
DEPOSITS	2
AGRICULTURE & FI	6
GOVT SPONSORED	1
MSME/CGTMSE/CIC	2
RETAIL	
FOREX	6
RECOVERY	
NI ACT + LEGAL + GENERAL TOPIC	1
CREDIT POLICY (PRIORITY)	42
OTHER POLICIES	
OL	1
TECH	
STAFF	
GOVT SCHEMES (SSS/PPF)	
BALANCE SHEET	
BASEL	1
TOTAL	

ANALYSIS :**MANY QUESTIONS CAME FROM CRM POLICY & FOREX TOUGH QUESTIONS**
80% QUESTIONS CAME FROM CIRCULARS ONLY. (out of 60 recalled questions, all questions from circulars except Forex and General Banking)

MY VIEWS ON EXAM : OUT OF 66 RECALLED QUESTIONS 56 FROM OUR MATERIAL (85% MATERIAL ACCURACY)

TOPIC WISE :DEP-2, OL-1, LEGAL-6, FI-1, AGCL-5, BASEL-1, GOVT SPON-1, MSME-2, FOREX 6, POLICIES : 42 QUESTIONS (GAME CHANGER).

REFERENCE FOR EXAMINER :EXAM DATE ANNOUNCED ON 06.11.21

CIRCULARS USED IS 30/21 DT 12.1.21 TO 614/21 DT 17.9.21 (9 MONTHS CIRCULARS)

(AFTER NOTIFICATION DATE 06.11.21 NO QUESTIONS ARE TAKEN FROM CIRCULARS)

Internal

Internal

ANALYSIS OF RECALLED QUESTIONS-

TOPIC	Scale 2 to 3
DEPOSITS	2
AGRICULTURE & FI	13
GOVT SPONSORED	1
MSME/CGTMSE/CIC	12
RETAIL	
FOREX	6
RECOVERY	4
NI ACT + LEGAL + GENERAL TOPIC	**15**
CREDIT POLICY (PRIORITY)	**41**
OTHER POLICIES	
OL	1
TECH	
STAFF	
GOVT SCHEMES (SSS/PPF)	
BALANCE SHEET	
BASEL	
TOTAL	

MY VIEWS ON EXAM PAPER : OUT OF 96 RECALLED QUESTIONS 78 FROM OUR MATERIAL (80 % ACCURACY)

TOPIC WISE : DEP-2, OL-1, LEGAL-15, FI-5, AGCL-8, CGTMSE-1, GOVT SPON-1, RECOV-4, MSME-10, FOREX -6, CIC-1 POLICIES : 41 QUESTIONS (GAME CHANGER).

REFERENCE FOR EXAMINER : EXAM DATE ANNOUNCED ON 06.11.21

CIRCULARS USED IS 961/20 DT 24.11.2020 TO 636/21 DT 27.9.21 (6 MONTHS CIRCULARS)

(AFTER NOTIFICATION DATE 06.11.21 NO QUESTIOS ARE TAKEN FROM CIRCULARS)

90% QUESTIONS CAME FROM CIRCULARS ONLY.

(out of 98 recalled questions all questions from circulars except Forex and General Banking)

No questions from Balance sheet and Basel .

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ANALYSIS OF RECALLED QUESTIONS-

TOPIC	1 to 2
DEPOSITS	9
AGRICULTURE & FI	7
GOVT SPONSORED	2
MSME/CGTMSE/CIC	10
RETAIL	
FOREX	9
RECOVERY	
NI ACT + LEGAL + GENERAL TOPIC	22
CREDIT POLICY (PRIORITY)	
OTHER POLICIES	42
OL	1
TECH	
STAFF	
GOVT SCHEMES (SSS/PPF)	
BALANCE SHEET	
BASEL	1
TOTAL	

ANALYSIS :MANY QUESTIONS CAME FROM CRM POLICY,
FOREX TOUGH QUESTIONS
QUESTIONS ARE TILTED. (CONCEPTUAL UNDERSTANDING IS REQUIRED TO ANSWER)
No questions from Balance sheet

MY VIEWS ON EXAM :OUT OF 100 RECALLED QUESTIONS 67 FROM MATERIAL (70 % ACCURACY)

TOPIC WISE :DEP-9, OL-1, LEGAL-22, FI-2, AGCL-5, BASEL-1, GOVT SPON-2, MSME-9, FOREX -9, CIC-1POLICIES : 42 QUESTIONS (GAME CHANGER).

REFERENCE FOR EXAMINER :EXAM DATE ANNOUNCED ON 06.11.21

CIRCULARS USED IS 19/21 DT 6.1.21 TO673/21 DT 8.10.21(9 MONTHS CIRCULARS)

(AFTER NOTIFICATION DATE 06.11.21 NO QUESTIONS ARE TAKENFROM CIRCULARS)

80% QUESTIONS CAME FROM CIRCULARS ONLY. (out of 100 recalled questions, all questions from circulars except Forex and General Banking)

Internal

Internal

ANALYSIS OF RECALLED QUESTIONS-

TOPIC (3 to 4)	RECALL QUESTIONS
AGRICULTURE	7
PRIORITY	3
MSME/GOV SPONSORED	5
RETAIL	9
BALANCE SHEET	NIL
BASEL	7
CRM/ CR POLICY	11
DEPOSIT POLICY	7
KYC POLICY	8
Govt Small Savings/ Schemes	1
LEGAL & GENERAL BANKING	5
MISC POLICIES+ DEATH CLAIM	25
RECOVERY /NPA	6
FOREX	1
DOP	1
OL	1
Gold loan	2

TOTAL 90

EXAM

90% Questions from our internal Circulars

Max questions from other policies

Internal

Internal

ANALYSIS OF RECALLED QUESTIONS-

TOPIC (2 TO 3)	RECALL QUESTIONS
AGRICULTURE	5
PRIORITY	3
MSME/GOV SPONSORED	5 + 2
RETAIL	8
BALANCE SHEET	NIL
BASEL	NIL
CRM POLICY	4 + 2
DEPOSIT POLICY	4
KYC POLICY	6
GOVT SMALL SAVIINGS	
LEGAL & GENERAL BANKING	9
MISC POLICIES+ DEATH CLAIM	25
RECOVERY /NPA	6
FOREX	1
DOP	5
OL	1
Gold loan	3

EXAM

80% Questions from our internal Circulars

Max questions from other policies

Internal

Internal

ANALYSIS OF RECALLED QUESTIONS-

TOPIC (1 TO 2)	RECALL QUESTIONS
AGRICULTURE	2
PRIORITY	7
MSME	1
RETAIL	6
BALANCE SHEET	2
BASEL	2
CRM POLICY	6
DEPOSIT POLICY	11
KYC POLICY	3
GOVT SMALL SAVIINGS	4
LEGAL & GENERAL BANKING	23
MISC POLICIES+ DEATH CLAIM	23
RECOVERY /NPA	03
FOREX	4
DOP	1
OL	1

EXAM
80% Questions from our internal Circulars

Max questions from other policies & General Banking

TOTAL 99

Internal
Internal

FOR ANY CLARIFICATIONS

- Please message me : 78420 64393 (WHATSAPP)
- OR
- **Mail me to** : ravikumarbv@canarabank.com



Internal