

✓ PNB Local Bank Officer (LBO) Syllabus 2025 – Full Described & Detailed Syllabus

The **PNB Local Bank Officer (LBO)** exam is designed to assess a candidate's **analytical skills, finance & banking knowledge, computer handling ability, English proficiency**, and overall aptitude for bank-level duties.

This detailed syllabus is broken down **chapter-wise** for each subject.

■ 1. Reasoning Ability – Fully Described Syllabus

Reasoning tests your ability to think logically and solve problems based on patterns and rules.

◆ (A) Logical / Analytical Reasoning (High Weightage)**1. Syllogism**

- Checking validity of conclusions
- Using Venn diagrams
- Statements with "All / Some / No"
- Possibility-based questions

2. Inequalities

- Direct inequality problems
- Coded inequalities
- Finding greater/lesser/relationship

3. Blood Relations

- Family tree analysis
- Coded family relations
- Relation identification from statements

4. Direction & Distance

- Clockwise/anticlockwise movement
- Finding shortest distance
- Shadow & Sun-based direction questions

5. Order & Ranking

- Tallest/shortest, youngest/oldest
 - Rank between two persons
 - Left-right position based ranking
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◆ (B) Seating Arrangement & Puzzles (Most Important)**1. Seating Arrangements**

- Linear (single/double rows)
- Circular (facing inside/outside)
- Square/rectangular arrangements
- Complex seating with multiple variables

2. Puzzle Types

- Floor puzzles
 - Box-based puzzles
 - Age-based puzzles
 - Scheduling puzzles (days/months)
 - Occupation-based puzzles with conditions
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◆ (C) Coding–Decoding

- Letter shifting
 - Symbol-based coding
 - Substitution coding
 - Alphanumeric coding
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◆ (D) Non-Verbal Reasoning

- Mirror & water images
 - Pattern matching
 - Counting figures
 - Embedded figures
 - Paper folding & cutting
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■ 2. Quantitative Aptitude – Fully Described Syllabus

Quantitative Aptitude tests your numerical ability, calculation speed, and data analysis skill.

◆ (A) Arithmetic (Core Banking Maths)**1. Number System**

- LCM, HCF
- Divisibility rules
- Remainders
- Basic number theory

2. Percentage

- Increase/decrease
- Overall percentage change
- Profit & loss applications

3. Profit, Loss & Discount

- Cost price / selling price
- Successive discounts
- Marked price calculations

4. Ratio & Proportion

- Direct and inverse ratio
- Partnership (time-based investment)
- Mixture–Allegation method

5. Time & Work

- Work efficiency
- Alternate days concept
- Pipes & cisterns

6. Time, Speed & Distance

- Average speed
- Relative speed
- Trains problems
- Boats & streams

7. Simple & Compound Interest

- Annual & half-yearly CI
- Difference between SI & CI
- Installments concepts

8. Averages

- Combined average

- Weighted average
 - Successive average changes
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◆ **(B) Data Interpretation (High Scoring)**

DI contains:

- Tabular DI
- Bar Graph
- Line Graph
- Pie Chart
- Mixed DI
- Caselets

Topics tested:

- Percentage-based DI
 - Ratio comparison
 - Trend analysis
 - Profit/loss in DI tables
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◆ **(C) Algebra**

- Linear equations
 - Quadratic equations (roots, factorization)
 - Simplification
 - Approximation
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◆ **(D) Mensuration**

- 2D: Rectangle, triangle, circle, trapezium
 - 3D: Cylinder, cube, cuboid, cone, sphere
 - Curved & total surface area
 - Volume-based problems
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◆ **(E) Probability & Permutation–Combination**

- Basic probability

- Cards, coins, dice problems
 - Arrangement & selection
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3. English Language – Fully Described Syllabus

English section checks communication, comprehension ability, and grammar.

◆ (A) Reading Comprehension (RC)

Types:

- Story-based RC
 - Banking/economy-based RC
 - Fact vs inference questions
 - Vocabulary in context
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◆ (B) Cloze Test

- Fill missing words based on theme of passage
 - Grammar + vocabulary based
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◆ (C) Error Detection

- Subject–verb agreement
 - Articles, prepositions
 - Tenses
 - Pronoun usage
 - Misplaced modifiers
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◆ (D) Fill in the Blanks

- Single/Double fillers
 - Sentence completion
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◆ (E) Vocabulary

- Synonyms
- Antonyms

- One-word substitution
 - Idioms & phrases
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◆ (F) Grammar

- Parts of speech
 - Voice (active/passive)
 - Speech (direct/indirect)
 - Sentence improvement
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■ 4. General Awareness – Fully Expanded Syllabus

General Awareness includes **Banking Awareness + Current Affairs + Economy Basics.**

◆ (A) Current Affairs

- National & International news
 - Government schemes
 - Awards, honours
 - Summits & conferences
 - Sports events
 - Defence news
 - Appointments & resignations
 - Important days & themes
 - Reports & indices
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◆ (B) Banking & Financial Awareness (Most Important)

1. RBI & Monetary Policy

- RBI structure & functions
- CRR, SLR, Repo, Reverse Repo
- MSF, Bank Rate
- Monetary policy committee

2. Banking Terminology

- CASA

- NPA, SARFAESI Act
- Basel norms
- Capital adequacy ratio
- PSL (Priority Sector Lending)

3. Banking Schemes

- PMJDY
- Mudra Yojana
- PM Svanidhi
- Financial inclusion schemes

4. Digital Banking

- UPI, IMPS, NEFT, RTGS
- AEPS
- BBPS
- Payment banks & small finance banks

5. Credit & Lending Basics

- Types of loans
- Collateral & security
- Credit rating agencies
- CIBIL score
- NACH, ECS

◆ (C) Static GK

- Indian geography basics
- Indian polity basics
- History: important events
- States & capitals
- National parks, dams, rivers
- Books & authors

■ 5. Computer Knowledge – Fully Described Syllabus

Computer awareness is essential for PNB LBO as daily branch work is software-driven.

◆ (A) Computer Fundamentals

- Types of computers
 - Input-output devices
 - Memory types (RAM, ROM, Cache)
 - CPU, ALU, control unit
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◆ (B) Operating System

- Windows basics
 - File management
 - Desktop, icons, settings
 - Task manager
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◆ (C) MS Office**MS Word**

- Formatting
- Tables
- Mail merge

MS Excel

- Basic formulas
- Charts
- Sorting & filtering

PowerPoint

- Slides, transitions
 - Presentation basics
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◆ (D) Internet & Web

- Browsers
- Search engines
- Protocols: HTTP, HTTPS, FTP
- Cloud storage basics

◆ **(E) Email Management**

- Email etiquette
- CC, BCC
- Attachments
- Spam filters

◆ **(F) Computer Security**

- Virus, malware, ransomware
- Firewall
- Encryption
- Safe browsing practices

◆ **(G) Networking Basics**

- LAN, WAN, MAN
- Modem, router
- IP address, MAC address

■ **6. Interview Syllabus (Descriptive Explainer)**

PNB LBO interview focuses on:

- Banking knowledge
- Customer handling skills
- Situational questions
- Basic economy
- Financial products
- Personal background
- Practical handling of branch scenarios

Sample topics:

- Why banking sector?
- Difference between savings & current account
- Priority sector lending norms

- Handling angry customers
- Role of PNB LBO in branch

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