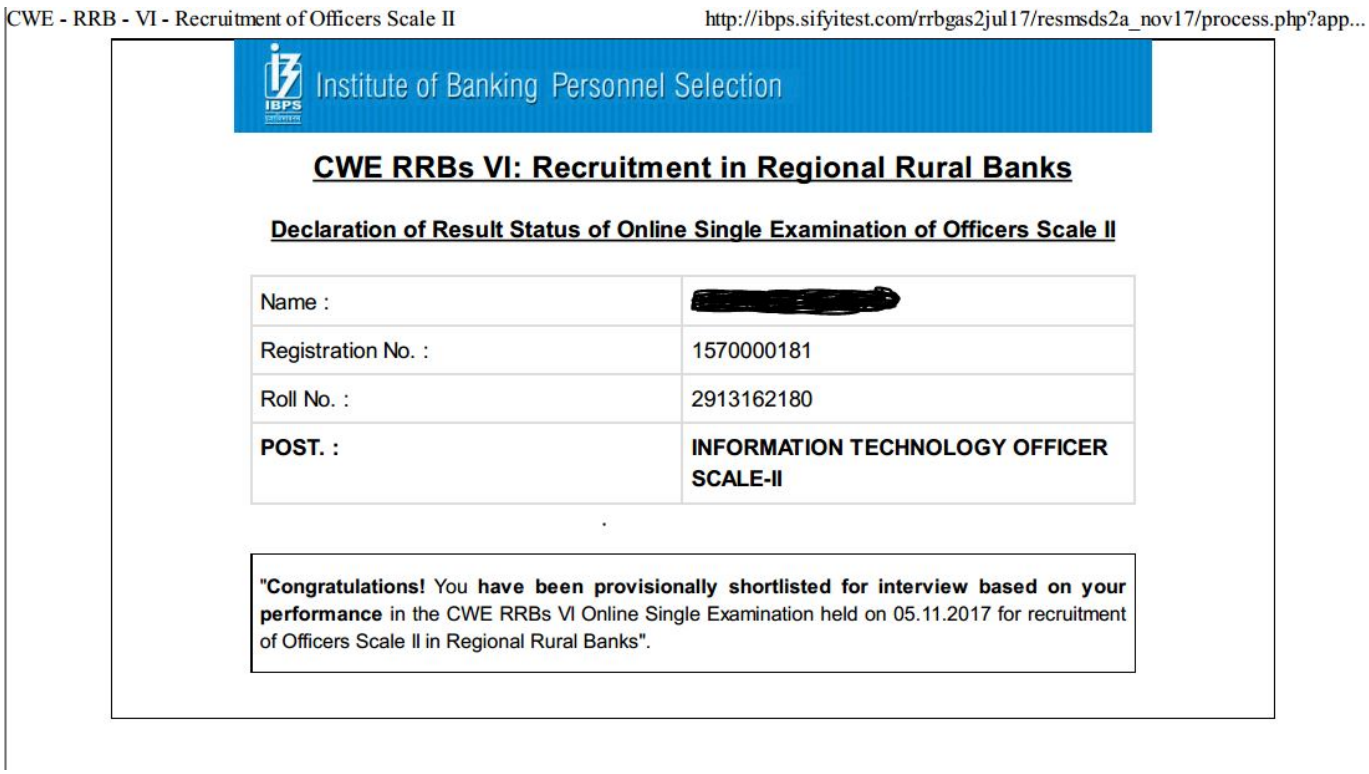
# Work Hard In Silence, Let Your Success Be Your Noise(Success Story One Of Our Study Regular Member)

One of our Study Regular member who cleared two written exam (IBPS RRB Scale-2 IT Officer and AICIL Exam 2017) and also scored 148 in SSC Scientific Assistant Exam 2017.Firstly Congratulation to him and All the Best For Interview.



CWE - RRB - VI - Recruitment of Officers Scale II http://ibps.sifyitest.com/rrbgas2jul17/resmsds2a_nov17/process.php?app...

Institute of Banking Personnel Selection

**CWE RRBs VI: Recruitment in Regional Rural Banks**

**Declaration of Result Status of Online Single Examination of Officers Scale II**

| | |
|---|---|
| Name : | [redacted] |
| Registration No. : | 1570000181 |
| Roll No. : | 2913162180 |
| **POST. :** | **INFORMATION TECHNOLOGY OFFICER SCALE-II** |

"**Congratulations!** You **have been provisionally shortlisted for interview based on your performance** in the CWE RRBs VI Online Single Examination held on 05.11.2017 for recruitment of Officers Scale II in Regional Rural Banks".

————————————Strategy————————————

My limitations.. I suffer from a chronic illness…I haven’t did any mock tests for quant or reasoning. Couldn’t practice aptitude. My goal was to attempt English, Computer Awareness, Financial Awareness and Professional Knowledge with good accuracy. I didn’t had speed because of lack of practice so I chosed accuracy over my average speed.

**Sources for Professional Knowledge Subjects:**

(1)DMBS – Korth 6th Edition

No need to read whole book. Study important chapters. For ex I skipped Chapter 9 (Application Design and Development). Atleast read chapters on DBMS basics, SQL, ERD, Normalization, Data Storage, Transaction Management. There's a Case Study on Oracle (Part 9. Chapter 28 Oracle). Read that too

(2)DBMS – Raghu Ram Krishnan 3rd Edition

Read it for SQL

(3)Computer Networks – Data Communications and Networking 5th Edition by Forouzan

I had enough time to read the whole book. But 1st layer – Physical Layer topic is very lengthy. You may skip chapters in Physical Layer as not all chapters are of use.

(4)Software Engineering (SE) – Pressman 7 th Edition.

No need to read whole book. Read important topics like SE basics, Software process model, Software Testing ,Agile Development ( IBPS started asking questions on Agile Methodology like questions on Scrum Master, Product owner, Stand up meeting etc. ) ,UML.

(5)Data Mining – Concepts and Techniques 3rd Edition by Micheline Kamber

Atleast read the basics. Read the beginning chapters. 1st 4 or 5 chapters from the book. It contains chapter on Data warehousing too.

(6)Data Structure – "Data Structures using C by Reema Thareja". Read little bit from it. I still have my DS notes from a coaching centre. Make sure your concepts are clear…Know the basics of different sorting techniques, linked list etc.

(7)Operating System – Galvin 9th Edition.

(8) Computer System Architecture – Morris Mano

(9)Algorithm – by Udi Manber . Pick any nice book you like.

(10)Cloud Computing – Tutorialspoint

(11)Compiler Design, Automata – Tutorialspoint

(12)Network Security – "Network Security 4th Edition by William Stallings". Nice and short book. Enough to clear basics if you have any doubts on any topic.

(13)Web Designing – W3schools.com or any nice tutorial.
I have read the book “Web Programming – Building Internet Applications 2nd Edition by Chris Bates” too.
(14)UNIX – The Ultimate Guide 3rd Edition by Sumitabha Das. Very nice book to clear basics on UNIX, its commands etc.

(15) C,C++,Java,PHP,HTML,JavaScript,ASP.NET etc from tutorialspoint. One can refer a standard book to clear basics . IBPS is asking questions on C++,basic questions on OOPS. Be clear with your basics.
As we don’t have enough time to read whole book on each language, better go for tutorials. I have read the tutorials downloaded from ebooktutorials.in . Uploaded them in Google Drive folder and sharing. Please find the Drive link below.
https://drive.google.com/open?id=17RVGKw2-iZLRfA9cUb3fox7xrKnErrln
(16)” CISSP – 7th Edition by James Michael Stewart ” – read only BCP and DRP .
(17)Study Regular ebook for revision
(18)MCQs from sanfoundry.com, studyregular MCQs PDF,siteforinfotech.com.. Answers might be wrong sometime in MCQs given in website. Please be careful. Think whenever you read questions.
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Sources for English
(1)Wren and Martin for Grammar and Descriptive Writing . Make sure you read Book II Part II Correct Usage in Wren and Martin book. Book II Part IV has chapters on Essay, Precis and Letter Writing.
(2)Objective General English by S P Bakshi – for vocabulary like Antonyms, Synonyms etc.
(3)Any newspaper – I read “The Hindi”. Reading newspaper will help in Vocabulary, Reading Comprehension, Cloze test, Fillers, Parajumbles, essay writing, precis writing etc.
Read Editorials so that you can understand how to write an essay, increase the ability to understand passages.
Read Economy section too if possible. (AICIL precis writing

was based on RBI Monetary policy.)

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Sources for Quant

(1)Quicker Maths – Tyra

(2)Amar Sir – youtube channel for Quant especially for DI,Series

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Sources for Reasoning

(1)Study Smart especially his puzzles, inequality (very nicely explained) etc.

(2)Competitive Reasoning book by Kiran Prakashan

(3)Previous questions asked by IBPS from Study Smart explanation videos

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Sources for Financial Awareness (IBPS RRB Scale 2 IT Officer)

They asked questions on theoretical rather than on Current Affairs this time in 2017.

Current Affairs

(1)The Hindu Review of Bankers Adda (must). I copied whatever I needed for RRB Scale 2 like RBI, Banking news etc.

(2)Gradeup , Affairscloud, India bix quizzes.

Theory

(1)Mrunal videos on Indian Economy, Banking basics

(2)Indian Economy by Ramesh Singh

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Sources for Computer Awareness

(1) http://www.bankersadda.com/p/computer.html

# Success Story–Prateek Sehitia,IBPS SO(IT) 2017

**Name : Prateek Sehitia**
**Bank : Bank of india IT officer**
**Marks : 64.6 General**

First of all I would like to thanks Study regular channel for immense support in form of youtube videos and 1000 mcq's provided by you. I was mediocre in quant and reasoning, but your approach to which questions to solve first and which question to leave helped me in clearing sectional cutoff.

Secondly, coming to PK, you should be thorough with the concepts, Dont just blindly try to solve mcq's without having knowledge of that topic. There are few good video channels NPTEL/ study regular which can help you in grasping concepts.

**Coming to subjects :**

1. Computer networks and security : 10-15 questions. Most important. Network security questions have got recent trend.

2. DBMS : 5-8 questions again important.

3. Software Engg : Must for SBI and 3-4 questns asked in IBPS as well. This is most tough subject for me, as all options appear similar

4. Data Structure and OS and cloud computing : Did not come across many questions but expect 6-7 questions from here as well.
Just get basics clear in this section. Do not go deep like dbms and CN.

5. Surprise section : java and unix were never asked before this ibps. This time 8-10 questions came. So there is always a surprise section. SBI had MIS as surprise section this time of

8-10 marks. It was oracle last year. So, above all and +1 surprise section. Be ready for it. Next time it may even come from big data or basics of hadoop.

Topics to leave : Digital circuits, satellite communication or topics related to microprocessor. Dont waste time for 1-2 questions.

If you have any doubts or need any further clarification for topic just ping me at facebook or gmail.

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# Success Story–Priyanka,IBPS SO(IT) 2017

Greetings everyone !!!
I cleared **IBPS IT officer 2017**
**My name – Priyanka**
Graduation – B.Tech in computer science and engineering
**Exams appeared in banking-**

1.SBI PO 2016: failed miserably
2.IBPS PO 2016: failed in prelims by 0.5 marks
3.SBI SO 2016: not selected for interview
4.IBPS SO 2017:

In Every time I failed I never lost my hope rather I learned from my mistakes.
I graduated in June 2016 and started my preparation after few months. During my preparation I always focused on clearing my concepts and tried to cover as much syllabus as I could.

For quantitative aptitude, reasoning and English online materials were enough. I attempted many online quizzes.

For the professional part, I followed Kiran's IT officer guide cum work book and practiced questions from Disha professional knowledge for SBI/IBPS specialist IT officer exam.
Apart from text books, I followed many online apps, YouTube channels and Facebook pages which helped me, among which study regular was one of the channels which helped me a lot in my preparation.

Talking about the number of hours that you need to study varies from person to person. But I would like to say that whatever number of hours you dedicate per day for your preparation dedicate it effectively. And remember practice makes a man perfect; therefore practice as many questions as you can on a regular basis. Try to score more marks in the written exam, donot rely on interview marks as it is very unpredictable.

Finally, Congratulations to all who got selected and best of luck to all others for the upcoming exams. Work hard in a smart way and be optimistic; success will definitely follow you.

Thank you.

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# Success Story–Ayushman,IBPS SO(IT) 2017

I am **Ayushman From Punjab**.I am **General Candidate**.I have done BTech in Computer Science Engineering in 2014. So,after completing final sem exam.I was searching for job in IT companies.I joined as PHP Developer in Sept 2014 to December 2015.I was not happy with my salary & my progress.In Jan 2016,i leaved the company and i was trying for a bank job from

2016 but could not qualify any exam.I felt very bad but at the same time,I understood that I have the capability to crack bank exams & with a little more effort I can do it.

असफलता एक चुनौती है, इसे स्वीकार करो,
क्या कमी रह गई, देखो और सुधार करो।
जब तक न सफल हो, नींद चैन को त्यागो तुम,
संघर्ष का मैदान छोड़ कर मत भागो तुम।
कुछ किये बिना ही जय जय कार नहीं होती,
कोशिश करने वालों की कभी हार नहीं होती।

I searched for tips & strategy on Internet randomly for IBPS IT Officer exam.One day I found **Study Regular.**There videos motivate me alot & provided a excellent strategy and notes.Some questions directly came in exam from study regular it ebook.I attempted more and more **mock test** & kept on improving my score every day.

I followed the **reference books** for DBMS, Computer Networks,Operating System & Network Security and for practice i followed a Kiran IBPS IT Officer Practice set book.

Finally,I appeared for IBPS Specialist Officer(IT Officer Scale 1).I cleared the written exam & gave the interview.Finally the result has come,I cleared IBPS SO(IT Officer Scale 1).I have been allotted the PNB,my first priority.

I would like to advice all aspirants to shift to an online mode of study form the conventional pen and paper mode,which is what I did,because the level of questions have increased & you need to adjust for the same.Refer various website(specially studyregular.in),solve mock test & analyze them.At the end everyone works hard but working hard in the right direction is the need of the hour.

I would like to Thank–God,My parents,Friends &specially Study Regular.Once again,Thanks to Study Regular for providing such online platform for Banking Aspirants to full fill theirs

dreams.You really working hard for us & contributing in our success.Without your support,I could not have done it.

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# Impact of Globalization on Indian Culture –Essay Topic For SBI PO 2017

The term **'Globalization'** is itself self-explanatory. It is an international platform for maintaining evenness in the living mode of the people all over the world. Globalization is the resultant of the interchange of worldly views, opinions and the various aspects of the culture everywhere around the world. This is the means for providing the international arena for intermingling of people from different sectors, culture and dialects and learns to move and approach socially without hurting and affecting each others' prestige.

Globalization initiated with the masses travelling to other geographic areas for exploration, then with the interest of travel and enjoying the personal space, then came the era of searching employment opportunities anywhere on the globe to win the contest of 'survival of the fittest'. With every advancement of human approach, the globalization started on rooting its footprints at every place. In today's era the various means of telecommunication, social media, and most importantly the Internet has a big role to play in the spread of globalization.

Globalization has both positive and negative impacts throughout the globe. Right from the environmental challenges from the climatic influence, the air, water soil pollution etc., to the cyber crime; globalization has a huge

contribution to all the ill-effects of scientific advancements. May it be business, trade, and work exposure or the economic and financial status of the country, no field is left behind the reach of globalization.

Indian culture which in effect means Hindu culture, Hindu religion, Hindu society, Hindu civilization, Hindu way of life are under the lethal threat of the ruthless forces of Globalization today. What went by the name of Colonialism in classical history textbooks produced in the days of British Raj has been replaced today by the synonym of Globalization. The unbridled expansion of western culture has continued at an accelerated rate along with the denigration and decline of Hindu culture, civilization, religion, art, literature and customs. This new Colonialism has taken on several new faces or rather put on new masks. It cleverly masquerades itself through labels and slogans like democracy, humanitarian rights, gender equality, internationalism, free trade and humanitarianism. In the name of modernization and Globalization it pretends to be uplifting peoples whom it is really exploiting. This is not very different in either kind or intent from old Western Colonialism ‘ British Imperialism in the Indian context ‘ which vaunted itself as the benign bringer of Civilization and culture to the uncivilized world. It was given the glorious title of ‘White Man’s Burden’.

Similarly, marriages have also lost their values. It is very much evident from the increasing number of divorce cases and the extra-marital affairs reported every now and then. Marriage used to be considered as bonding of the souls which will be linked even after the death; but today marriage is like a professional bond or a so-called commitment to share life without compromising their self-interests. The ego factor into the Indian youth is again a product of globalization.

With the process of globalization, there is an access to television grew from 20% of the urban population (1991) to 90% of the urban population (2009). Even in the rural areas

satellite television has a grown up market. In the cities, Internet facility is everywhere and extension of internet facilities even to rural areas. There is an increase of global food chain /restaurants in the urban areas of India. Excessive Multiplex movie halls, big shopping malls and high rise residential are seen in every cities. Entertainment sector in India has a global market. After economic liberalization, Bollywood expanded its area and showed a major presence in the global scale. The industry began to explore new ways to become more global and modern. In India, modernity is observed with the West. Therefore, Western philosophy began to be incorporated into Bollywood films. As these new cultural messages began to reach the Indian population, Indian moviegoers were pushed to re-evaluate their traditional Indian cultural ideology. Bollywood movies are also distributed and accepted at international level. Big international companies (Walt Disney, 20th Century Fox, and Columbia Pictures) are investing on this sector. Famous International brands such as Armani, Gucci, Nike, and Omega are also making investment in the Indian market with the changing of fashion statement of Indians.

India was predominantly an agricultural based country. With the advanced globalization and cropping up of MNCs, the farming has lost its prime value in India. Agricultural science has the least focus amongst the youngsters who consider farming as a shameful profession and look down upon the same. Employment through MNCs have lucrative deals attracting the bulk of manpower who are working for the other countries as their customer care representatives. We are losing our health and our status and slowly getting to the age of economic slavery due to these MNCs. This is what the globalization has provided Indians through their emergence.

To conclude we can call Globalization as a slow spreading risk factor that has covered almost the entire country with its severity. With some positivity of having a generalised

knowledge of the culture throughout the world and the happening and incidences globally, still the major negative impacts are quite alarming for our country. Hence, we need to more very cautiously with the globalization process preserving our nation's pride and maintain our cultural prestige.

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# Demonetization–Essay Topic for SBI PO 2017

**Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency: The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins. Sometimes, a country completely replaces the old currency with new currency.**

All currency notes of denominations Rs. 500 and Rs. 1000 were to lose legal sanction from midnight. While currency notes of Rs. 500 are now to be re-issued, Rs. 1000 currency notes will be completely done away with. Additionally, technologically advanced currency notes of denomination Rs. 500 and Rs. 2000 will be introduced in limited numbers from November 10. However, all notes in lower denomination will remain unaffected.

The main objective of this move was to curb the black money, corruption and fake money menace. All the people but those who were indulged in malpractices welcomed the move. The whole opposition shook hand against this move under one pretence or the other. They called this decision a draconian law and wanted the govt to roll back it. Tirades were made to target the decision. Govt also carried out counter attacks.

Cash withdrawals from bank accounts were restricted to ₹10,000

per day and ₹20,000 per week per account from 10 to 13 November.This limit was increased to 24,000 per week from 14 November 2016.
A daily limit on withdrawals from ATMs was also imposed varying from ₹2,000 per day till 14 November,and 2,500 per day till 31 December.This limit was increased to ₹4,500 per day from January 1,and again to ₹10,000 from January 16, 2017. Limits placed wide the circulars cited above on cash withdrawals from Current accounts/ Cash credit accounts/ Overdraft accounts stand withdrawn with immediate effect. The limits on Savings Bank accounts will continue for the present and are under consideration for withdrawal in the near future. Limits vide the circulars cited above placed on cash withdrawals from ATMs stand withdrawn from February 1, 2017. However, banks may, at their discretion, have their own operating limits as was the case before November 8, 2016.

**Impact of Demonetization on Indian Society/ Economy –**

**1)Black Money**

Black money stored in the form of Rs 500 and Rs 1000 notes will be taken out of our system. As predicted by ICICI Securities Primary Dealership the government's plan to scrap 500 and 1,000 notes will uncover up to 4.6 lakh crore in black money.

**2)Terror funding**

Fake Indian Currency Notes (FICN) network will be dismantled by the demonetisation measures.Taking out 500 and 1000 rupee notes out of circulation will have a lasting impact on the syndicates producing FICN's, thus affecting the funding of terror networks in Jammu and Kashmir, North-eastern states and Naxalite hit states.

**3)Real estate may see significant course correction**

The real estate sector is likely to see a significant negative impact in the medium- to long-term, particularly in the repurchase market. There are expectations of a revaluation of current real estate transactions across the board representing

possible losses to players in the sector. Resale transactions in the real estate sector often have a significant cash component as it reduces incidence of capital gains tax.Black money was responsible for sharp appreciation of properties in metros; real estate prices may now see a sharp drop.

**4)Political parties in crisis ahead of polls**
With nearly five state elections in 2017, demonetization has stunned political parties.Especially, in large states like Punjab and Uttar Pradesh, cash donations are a huge part of "election management".In one stroke, big parties will find themselves hamstrung as cash hoards are often undeclared money.Parties will have to completely rejig campaign strategies in light of expected cash crunch.

**5)Moving towards digital payments**
Demonetization will likely result in people adopting virtual wallets such as Paytm, Ola Money etc.: This behavioural change could be a game changer for India.

Global analysts cut their forecasts of India's GDP growth rate due to demonetisation. India's GDP in 2016 is estimated to be US$2.25 trillion, hence, each 1 per cent reduction in growth rate represents a shortfall of US$22.5 billion (Rs. 1.54 lakh crores) for the Indian economy.According to Society General, India's quarterly GDP growth rates would drop below 7% for an entire year at a stretch for the first time since June 2011.

Demonetization step of central government will surely result into something good and help in reducing the black money. It will surely bring the clear view of every transaction within the country and promote cashless transactions. This step will affect general people to some extent but for the benefit of future generation such decisions are inevitable. We should welcome such brave step of Indian government which will curb black money to some extent.