## 20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **The PNB Scale 1 to Scale 2 promotion process typically combines a written test with an interview.**
   Exact marks and interview weightage vary by promotion cycle and should be confirmed officially.

2. **Scale 2 officers in PNB often head branches or handle bigger advances portfolios.**
   This promotion is a formal recognition of a banker's readiness to lead and manage higher risk.

3. **The PNB promotion syllabus overlaps strongly with IIBF certification exams like JAIIB and CAIIB.**
   This means preparation effort for one exam reinforces the other.

4. **Credit appraisal, RBI regulations and priority sector lending are described as the highest weightage topics.**
   The guide recommends spending the majority of study time on these three areas.

5. **The Tandon Committee norms and MPBF calculations are regularly tested in credit appraisal questions.**
   Candidates are advised to practise these numerical sums until they become routine.

6 **Scale 2 officers are expected to know key sections of the Banking Regulation Act 1949, such as Sections 5, 6, 17, 20, 21, 35A and 36.**

These specific sections are described as appearing often in the promotion exam.

7 **The SARFAESI Act 2002, DRT provisions and the IBC 2016 framework are part of the regulatory syllabus for this exam.**

Focus areas within this topic include resolution timelines and NCLT processes.

8 **Priority Sector Lending targets and sub-limits are described as revised periodically by the RBI.**

Candidates should verify current PSL targets on the latest official RBI notification rather than relying on old notes.

9 **The written exam syllabus includes Foreign Exchange and Trade Finance topics such as FEMA, LC operations and EXIM policy.**

This area is rated as medium weightage compared to credit and RBI regulations.

10 **Financial Statement Analysis in the syllabus covers ratio analysis, balance sheet interpretation and cash flow statements.**

Key ratios mentioned include current ratio, debt-equity ratio, DSCR and profitability ratios.

11 **RBI has proposed changes to Liquidity Coverage Ratio norms, including treatment of digitally enabled retail deposits.**

This is listed as a high-probability emerging topic for the promotion exam.

12 **RBI is moving banks toward a forward-looking Expected Credit Loss framework, replacing the older incurred-loss approach.**

Candidates should know the three stages of ECL provisioning as an emerging topic.

13 **Investment and turnover thresholds for MSME classification were updated and are tested directly in the exam.**

Candidates should learn current limits from the official notification rather than outdated figures.

14 **RBI's digital lending guidelines mandate key fact statements, direct disbursal to borrower accounts and cooling-off periods.**

Scale 2 officers are expected to implement these digital lending rules on the ground.

15 **Climate-related financial risk is described as an emerging topic distinguishing physical risk from transition risk.**

This reflects RBI's growing guidance on climate risk in banking.

16 **The guide recommends a 70-30 study rule: 70 percent of time on credit, RBI regulations and PSL, and 30 percent on other topics.**
This approach aligns study effort with the marks typically on offer.

17 **Relying only on branch work experience without studying exam theory is listed as a common preparation mistake.**
Branch experience teaches process but not the conceptual depth tested in the written exam.

18 **Skipping numerical practice on MPBF and ratio sums is listed as a common mistake that costs easy marks.**
These numericals are described as scoring and predictable if practised.

19 **A healthy preparation target suggested for working officers is three to four months of consistent study.**
Officers with a weaker foundation are advised to start earlier.

20 **The guide advises starting mock test practice at least three to four weeks before the exam date.**
Reviewing every wrong answer helps rebuild weak concepts before the actual exam.

**Keep Learning with Learning Sessions**