

# Professional Knowledge for IBPS SBI Specialist IT Officer Exam with 15 Practice Questions



## Professional Knowledge for IBPS & SBI Specialist IT Officer Exam with 15 Practice Sets 4th Edition

by Disha Experts

★★★★☆ 4.2 out of 5

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The Institute of Banking Personnel Selection (IBPS) and State Bank of India (SBI) conduct the Specialist IT Officer Exam to recruit highly skilled and experienced IT professionals for various banking operations.

Professional Knowledge is a critical component of this exam, testing candidates' understanding of banking principles, financial concepts, and information technology.

In this article, we will delve into the Professional Knowledge syllabus for the IBPS SBI Specialist IT Officer Exam and provide 15 practice questions to enhance your preparation. By mastering this subject, you can increase your chances of success in this competitive exam and secure your dream job in the banking sector.

## **Professional Knowledge Syllabus**

The Professional Knowledge syllabus for the IBPS SBI Specialist IT Officer Exam covers the following topics:

1. **Banking and Financial Markets**
2. **Financial Management**
3. **Information Technology**
4. **Risk Management**
5. **Business Continuity Planning and Disaster Recovery**
6. **Banking Technology**
7. **Information Security**
8. **Project Management**
9. **Legal and Regulatory Framework**
10. **Ethics and Corporate Governance**

### **Practice Questions**

To help you assess your understanding of Professional Knowledge and improve your exam preparation, here are 15 practice questions:

#### **Banking and Financial Markets**

1. Explain the difference between a demand deposit and a time deposit.
2. Describe the role of the Reserve Bank of India in regulating the banking sector.
3. What is the purpose of a credit rating agency?

## **Financial Management**

4. Calculate the Net Present Value (NPV) of a project with the following cash flows: - Year 0: -100,000 - Year 1: 25,000 - Year 2: 30,000 - Year 3: 35,000 5. Explain the concept of working capital management. 6. Discuss the importance of financial ratio analysis for banks.

## **Information Technology**

7. What are the key components of a computer network? 8. Explain the difference between a server and a client. 9. Describe the role of cloud computing in banking.

## **Risk Management**

10. What is operational risk and how can it be mitigated? 11. Explain the concept of credit risk and how it can impact banks. 12. Discuss the role of insurance in risk management.

## **Business Continuity Planning and Disaster Recovery**

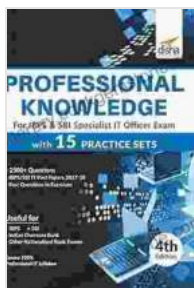
13. What is the purpose of a Business Continuity Plan (BCP)? 14. Describe the key steps involved in creating a Disaster Recovery Plan (DRP).

## **Banking Technology**

15. Explain the benefits of using mobile banking applications.

By practicing these questions regularly and thoroughly understanding the Professional Knowledge syllabus, you can significantly enhance your

preparation for the IBPS SBI Specialist IT Officer Exam. Remember, the key to success lies in consistent effort and a deep grasp of the subject matter. Practice makes perfect, and by continuously testing your knowledge, you will build the confidence and proficiency needed to excel in this competitive exam. We wish you all the best in your preparation and hope this article has been a valuable resource for your journey towards success.



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