



**( A Govt. of India Undertaking )**

**Corporate Office : 254-260, Avvai Shanmugham Salai, Royapettah, Chennai - 600 014**

**EXAMINATION FOR RECRUITMENT OF  
PROBATIONARY OFFICERS - ADMISSION IN POST  
GRADUATE DIPLOMA IN BANKING & FINANCE**

**PRELIMINARY EXAM ON : 06.10.2018**

**MAIN EXAM ON : 04.11.2018**

**INFORMATION HANDOUT**

## INTRODUCTION

This Booklet gives you detailed information about the competitive examination for recruitment of Probationary officers-admission in Post Graduate diploma in Banking & Finance. You should ensure that you are eligible in respect of age, educational qualification, nationality as stipulated in the advertisement.

This handout contains details pertaining to various aspects of the online examination you are going to take and describes the kind of test which will be given to you in the examination. **The assessment will be done online.** You are advised to study this booklet carefully as it will help you in preparing for the examination.

## GENERAL INSTRUCTIONS

1. **Particulars to be Noted** : Please note carefully your Roll Number, date, time and venue for the examination given in the call letter.
2. **Punctuality in Attendance** : Candidates should be present at the examination hall at the time given in the call letter. Candidates arriving late will not be permitted to enter the Examination Hall.
3. **Call letter to be Surrendered** : Affix firmly a copy of your **recent** passport size photograph in the space provided for it in the call letter and bring it with you alongwith photo identity proof in original and a photocopy when you come to the venue for the examination. **You will not be permitted to appear for the examination if you come without the photo identity proof in original and a photocopy, call letter or without the photograph affixed on the call letter.** You will be required to sign in the space provided for candidate's signature on your call letter in the presence of the invigilator in the examination hall. Invigilator will take your left thumb impression on the call letter while collecting the same. You should hand over your call letter alongwith the photocopy of photo identity proof to the invigilator in the examination hall, when he collects the call letters from the candidates.
4. **Compliance with Instructions** : You should scrupulously follow the instructions given by test administrators and the invigilators at all the stages of the examination for which you have been called. If you violate the instructions you will be disqualified and may also be asked to leave the examination hall.
5. **Use of Books, Notes, Calculators & Cell Phones** : **No** calculator separate or with watch, cell phones, books, slide rulers, note books or written notes will be allowed inside the examination hall.
6. Do not leave your seat unless you are allowed.
7. **Use of Stationery** : You must bring stationery such as pencils, ball point pen with you.
8. **Rough work to be done on the sheet provided** : You should do all the necessary rough work on sheet provided only. **After the test is over, you should hand over the sheet, given for rough work to the invigilator.** Any candidate who does not return the above material or is found to attempt to take or pass on the questions or answers inside or outside the examination hall will be disqualified and the Bank may take further action against him/her as per rules of the Bank.
9. **There will be Penalty for wrong answers marked by you in the objective tests.** There are five alternative answers to every question of all the tests. For each question for which a wrong answer has been given by you, one-fourth of the marks assigned to that question will be deducted as penalty. If a question is left blank, i.e. no answer is given by you, there will be no penalty for that question. If the total of the penalty for test is in fraction, it will be rounded off to the nearest integer. **You should therefore be careful in marking your answers.**

**10. Copying / Misconduct / Unfair Practices :** If a candidate is/has been found guilty of –

- i) Copying or allowing copying;
- ii) Using unfair means during the test;
- iii) Impersonating or procuring impersonation by any person;
- iv) Misbehaving at the examination venue;
- v) Disclosing, publishing reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content.
- vi) Resorting to any other irregular or improper means;
- vii) Obtaining support of his/her candidature by any means.

He/she will, in addition to rendering himself/herself liable to criminal prosecution, be liable to,

- (a) Disqualification from selection process.
- (b) Be debarred permanently/for specific period from any examination or selection by the Bank .

Candidates are warned against filling up/furnishing false, tampered/fabricated information or suppressing material information.

The Bank would be analyzing the responses of a candidate with other appeared candidates to detect patterns of similarity. On the basis of such an analysis, if it is found that the responses have been shared and scores obtained are not genuine/valid, the Bank reserves the right to cancel his/her candidature.

**11. Travelling Allowance shall not be paid : No travelling allowance or other expenses in connection with the examination will be paid. Please also note that the call letter does not constitute an offer of employment by Indian Bank.**

- 12.** The possibility for occurrences of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of the candidates from one venue/lab/computer (node) to others and reconduct of the examination if considered necessary.

## SELECTION PROCEDURE

### Phase - I : Preliminary Examination :

Preliminary Examination consisting of Objective Tests for 100 marks will be conducted online. This test would be of 1 hour duration consisting of 3 Sections as follows :

Sr. No.	Name of the Test	No. of Questions	Max. Marks	Duration
1.	Reasoning	35	35	1 hour
2.	English Language	30	30	
3.	Quantitative Aptitude	35	35	
	<b>Total</b>	<b>100</b>	<b>100</b>	

Candidates have to qualify in each of the three tests by securing passing marks to be decided by the Bank. Adequate number of candidates in each category as decided by the Bank will be shortlisted for the Main Examination.

### Phase - II : Main Examination :

Main Examination will consist of Objective Tests for 200 marks and Descriptive Test for 50 marks. Both the Objective and Descriptive Tests will be online. Candidates will have to answer Descriptive Test by typing on the computer. Immediately after completion of Objective Test, Descriptive Test will be administered.

(i) **Objective Test** : The Objective Test of 2 hours duration consists of 5 Sections for total 200 marks. The candidates are required to qualify in each of the tests by securing passing marks, to be decided by the Bank.

Sr. No.	Name of the Test	Version of exam	No. of Ques.	Max. Marks	Time allotted for each test (Separately timed)
1.	Reasoning & Computer Aptitude	English & Hindi	45	60	60 minutes
2.	Data Analysis and Interpretation	English & Hindi	35	60	45 minutes
3.	General / Economy / Banking Awareness	English & Hindi	40	40	35 minutes
4.	English Language	English	35	40	40 minutes
	<b>Total</b>		<b>155</b>	<b>200</b>	

(ii) **Descriptive Test** : The Descriptive Test of 30 minutes duration with 50 marks will be a test of English Language (Letter Writing & Essay). The candidates are required to qualify in the Descriptive Test by securing passing marks, to be decided by the Bank.

<b>Descriptive Test paper of only those candidates will be evaluated who have scored qualifying marks in the Objective Tests and are placed adequately high as per total marks in objective test.</b>
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### Penalty for Wrong Answers (Applicable to both - Preliminary and Main Examination)

There will be penalty for wrong answers marked in the Objective test. Each question for which a wrong answer has been given by the candidate, one-fourth of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question.

**Sample Questions for Preliminary and Main Examination**

Below are given some sample questions for each of these tests. The type of questions are only illustrative and not exhaustive. In actual test you may find questions on some or all these types and also questions on the type not mentioned here.

**Reasoning & Computer Aptitude**

This is a test to see how well you can think and also to judge your aptitude/ knowledge for working with computer. It contains questions of various kinds. Here are some sample questions.

**Directions :** In each of the following questions, there are five letter groups or words in each question. Four of these letter groups or words are alike in some way, while one is different. Find the one which is different.

- Q.1.** (1) black (2) red (3) green (4) paint (5) yellow
- Q.2.** (1) BC (2) MN (3) PQ (4) XZ (5) ST
- Q.3.** (1) Mango (2) Apple (3) Orange (4) Guava (5) Rose
- Q.4.** If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.  
 (1) T (2) P (3) M (4) S (5) X
- Q.5.** 'Some leaders are dishonest. Satyapriya is a leader.' Which of the following inferences definitely follows from these statements ?  
 (1) Satyapriya is honest (2) Satyapriya is dishonest  
 (3) Some leaders are honest (4) Leaders are generally dishonest  
 (5) Satyapriya is sometimes dishonest
- Q.6.** If 'A " B' means 'add B to A', 'A ' B' means 'subtract B from A', 'A # B' means 'divide A by B' and 'A V B' means 'multiply A by B'; which of the following gives the average sales of two days where  $S_1$  and  $S_2$  are the sales of the first and the second day respectively ?  
 (1)  $(S_1 + S_2) \# 2$  (2)  $2 \# (S_1 " S_2)$  (3)  $(S_1 " S_2 \# 2)$   
 (4)  $(S_1 V S_2) \# (S_1 " S_2)$  (5) Other than those given as options
- Q.7.** Every person above eighteen years of age who is registered as a voter, can vote. To find out whether Madhu, who was born twenty years ago, can vote, which of the following further information is needed ?  
 (I) Madhu's date of birth (II) Whether Madhu is registered as a voter  
 (1) Only I (2) Only II (3) Either I or II  
 (4) Neither I nor II (5) Both I and II
- Q.8.** In each question below are given two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts, consider the two conclusions; together and then decide which of the given conclusions logically follows from the two given statements, disregarding commonly known facts.
- Statements : I.All machines are windows. All windows are clouds.  
 Conclusions : I. All machines are clouds.  
 II.All clouds are machines.
- (1) None follows (2) Only I follows (3) Both I & II follow  
 (4) Only II follows (5) Either I or II follows

**Q.9-10.** In the following questions a group of numbers and symbols is to be coded by the letter code as per the given scheme and conditions. You have to find out the sr.no. of the letter code group which correctly represents the number symbol combination. The sr. no. of that letter code group is your answer. If none of the letter code groups is correct then mark (5) i.e None of these as your answer.

Number/Symbol : 2 \$ @ 7 6 # 8

Letter Code : Q B H L F M T

**Condition :**

1. If the first as well as the last element is a symbol both are to be coded as 'A'.
2. If the first element is even digit and last element is a symbol their codes are to be inter changed.

**Q.9.** 67@2#

- (1) FLHQM (2) MLHQF (3) MLQHE (4) FLQHM (5) Other than those given as options

**Q.10.** \$687#

- (1) AFTLA (2) AFTLM (3) BFTLA (4) BFTLM (5) Other than those given as options

**Data Analysis and Interpretation and Quantitative Aptitude**

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs etc.

**Q.1-3.** Study the following table carefully and answer the questions given below —

**Distribution of 1000 candidates as regards their marks in written examination out of 300 and interview out of 100 in a selection examination**

Written Examination Marks	INTERVIEW MARKS					
	Below 30	30-39	40-49	50-59	60-69	70 & above
260 & above	8	18	26	18	26	4
210 to 259	5	4	30	22	10	9
160 to 209	16	10	45	56	18	9
110 to 159	28	42	100	190	15	5
60 to 109	35	115	20	8	7	5
Below 60	32	32	20	4	6	2

- Q.1.** How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?  
 (1) 22 (2) 49 (3) 13 (4) 9 (5) Other than those given as options
- Q.2.** if approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks ?  
 (1) above 20 (2) above 70 (3) above 36 (4) above 63 (5) Other than those given as options
- Q.3.** About 42 percent of the candidates fall in which of the following ranges of the interview marks ?  
 (1) 110-159 (2) 110 & below (3) 50 to 70 (4) 50 & above (5) Other than those given as options

- Q.4.** At 10 paise each, how many paise will 6 lemons cost ?  
 (1) 6 (2) 10 (3) 60 (4) 610 (5) Other than those given as options
- Q.5.** Which of the following can be exact multiple of 4 ?  
 (1) 27114 (2) 58204 (3) 48402 (4) 32286 (5) Other than those given as options
- Q.6.** If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen ?  
 (1) Rs.3/- (2) Rs.5/- (3) Rs.10/- (4) Rs.20/- (5) Other than those given as options
- Q.7-9. Directions :** Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer the questions that follow :

Attribute	Percent of Employees Giving Different Ranks					
	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

- Q.7.** Which attribute for promotion has received the highest rank ?  
 (1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency
- Q.8.** How many employees gave rank III to intelligence ?  
 (1) 119 (2) 98 (3) 77 (4) 70 (5) 10
- Q.9.** Which attribute is considered the least important for promotion ?  
 (1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

### General/Economy/Banking Awareness

This test is intended to give an index of your awareness of people and events past and present in different walks of life.

- Q.1.** To combat the menace of money laundering, which of the following financial institutions has introduced the 'Know Your Customer' Scheme ?  
 (1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.2.** Which of the following sectors contributes maximum in deciding the growth in income of the states in India ?  
 (1) Energy (2) Tourism (3) Service (4) Transport (5) Agriculture
- Q.3.** Which of the following is the state where the number of people living below poverty line is maximum ?  
 (1) Bihar (2) Andhra Pradesh (3) Uttar Pradesh (4) Rajasthan (5) Orissa
- Q.4.** Who is the person closely associated with operation flood programmes and was honoured by Padma Vibhushan recently ?  
 (1) Dr. V. Kurien (2) Dr. M. S. Swaminathan (3) Dr. Amartya Sen  
 (4) Shri L. K. Advani (5) Other than those given as options
- Q.5.** Monetary policy is concerned with \_\_\_\_\_  
 (1) the changes in the supply of money (2) buying and selling of financial instruments  
 (3) reducing unemployment (4) All (1), (2) & (3).  
 (5) Other than those given as options

## English Language

This is a test to see how well you know English. Your English language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below :

**Directions :** Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

**Q.1.** He quickly glanced ..... the book to find what it said about the Indian economy.  
(1) at                      (2) through                      (3) in                      (4) to                      (5) over

**Q.2.** The counsel urged the court to ..... down the obnoxious law.  
(1) enact                      (2) enforce                      (3) cancel                      (4) strike                      (5) declare

**Q.3.** The local official ..... the Minister of the situation.  
(1) explained                      (2) warned                      (3) apprised                      (4) told                      (5) intimated

**Directions :** Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is (5).

**Q.4.** I am twenty / two years old / when I first / joined the bank.                      No error  
(1)                      (2)                      (3)                      (4)                      (5)

**Q.5.** To the Hindus / the Ganga is / holier than / any other river.                      No error  
(1)                      (2)                      (3)                      (4)                      (5)

**Q.6.** Of all the teachers / in our school / our class teacher / were very strict.                      No error  
(1)                      (2)                      (3)                      (4)                      (5)

### DETAILS OF THE ON-LINE EXAMINATION PATTERN

1. The clock will be set at the server. The countdown timer in the top right corner of screen will display the remaining time available for you to complete the examination. When the timer reaches zero, the examination will end by itself. You will not be required to end or submit your examination.
2. The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:



You have not visited the question yet.



You have not answered the question



You have answered the question



You have NOT answered the question, but have marked the question for review





The question(s) "Answered and Marked for Review" will be considered for evaluation.



The question(s) "Marked for Review" will not be considered for evaluation. Hence, no marks will be allocated for the same.

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.*



3. You can click on the “>” arrow which appears to the left of question palette to collapse the question palette thereby maximizing the question window. To view the question palette again, you can click on “<” which appears on the right side of question window.
4. You can click on your “Profile” image on top right corner of your screen to change the language during the examination for entire question paper. On clicking of Profile image you will get a drop-down to change the question content to the desired language.
5. You can click on  to navigate to the bottom and  to navigate to the top of the question area, without scrolling.

#### **Navigating to a Question:**

6. To answer a question, do the following:
  - a. Click on the question number in the Question Palette at the right of your screen to go to that numbered question directly. Note that using this option does NOT save your answer to the current question.
  - b. Click on **Save & Next** to save your answer for the current question and then go to the next question.
  - c. Click on **Mark for Review & Next** to save your answer for the current question, mark it for review, and then go to the next question.

#### **Answering a Question :**

7. Procedure for answering a multiple choice type question:
  - a. To select your answer, click on the button of one of the options
  - b. To deselect your chosen answer, click on the button of the chosen option again or click on the **Clear Response** button
  - c. To change your chosen answer, click on the button of another option
  - d. To save your answer, you MUST click on the **Save & Next** button
  - e. To mark the question for review, click on the **Mark for Review & Next** button. *If an answer is selected for a question that is Marked for Review, that answer will be considered in the evaluation.*
8. To change your answer to a question that has already been answered, first select that question for answering and then follow the procedure for answering that type of question.
9. Note that ONLY Questions for which answers are saved or marked for review after answering will be considered for evaluation.

#### **Navigating through sections: (applicable only for Preliminary Examination)**

10. Sections in this question paper are displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you are currently viewing is highlighted.
11. After clicking the Save & Next button on the last question for a section, you will automatically be taken to the first question of the next section.

12. You can shuffle between tests and questions anytime during the examination as per your convenience only during the time stipulated
13. Candidate can view the corresponding section summary as part of the legend that appears in every section above the question palette.

**Details about Descriptive Paper**

1. Immediately after online objective test, Descriptive Paper will be administered online.
2. Questions will be displayed on monitor.
3. Candidates are allowed to use key board to type their answer in space provided.
4. Spellcheck facility will not be available for candidates.
5. Candidates can submit their answer paper only after completion of test time i.e. 30 minutes only.

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