



**ON-LINE EXAMINATION - RECRUITMENT OF  
JUNIOR OFFICER –MARKETING & OPERATIONS (CLERICAL CADRE)**

**INFORMATION HANDOUT**

This handout contains details pertaining to various aspects of the online main exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

You may have to be at the venue for approximately 3 hours including the time required for logging in, collection of the call letters, going through the instructions etc.

The on-line examination will comprise the following objective type multiple choice tests as stated below :

Sr. No.	Name of Test	Number of Questions	Maximum Marks	Duration
1	General/ Financial Awareness	50	50	35 minutes
2	General English	40	40	35 minutes
3	Reasoning Ability & Computer Aptitude	50	60	45 minutes
4	Quantitative Aptitude	50	50	45 minutes
	<b>Total</b>	<b>190</b>	<b>200</b>	<b>160 minutes</b>

All tests will be in English. You should attempt questions of each test within the time limit allotted to each test. All the objective questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **You have to select the most appropriate answer and ‘mouse click’ that alternative which you feel is appropriate/correct. The alternative/ option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4 of the marks assigned to that question will be deducted as penalty.**

**Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.**

Some sample questions are given below.

### SAMPLE QUESTIONS

#### GENERAL / FINANCIAL AWARENESS

- Q.1.** Which of the following financial institutions has introduced the 'Know Your Customer' guidelines for Banks ?  
(1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.2.** OSCAR awards are given for best performance in which of the following field ?  
(1) Films (2) Literature (3) Sports (4) Science (5) Social Service
- Q.3.** Which of the following stands for I in IRDA ?  
(1) Indian (2) International (3) Insurance (4) Income (5) Institute
- Q.4.** Who among the following is the current Finance Minister of India ?  
(1) Shri Arun Jaitley (2) Shri Narendra Modi (3) Shri P. Chidambram  
(4) Shri Amit Shah (5) Other than those given as options

#### GENERAL ENGLISH

**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.3-4. 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.3.** I am twenty / two years old / when I first / joined the bank. No error  
(1) (2) (3) (4) (5)
- Q.4.** To the Hindus / the Ganga is / holier than / any other river. No error  
(1) (2) (3) (4) (5)

#### REASONING ABILITY AND COMPUTER APTITUDE

- Q.1.** 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.2.** The town of Paranda is located on Green lake. The town of Akram is West of Paranda. Tokhada is East of Akram but West of Paranda. Kakran is East of Bopri but West of Tokhada and Akram. If they are all in the same district, which town is the farthest West ?  
(1) Paranda (2) Kakran (3) Akram (4) Tokhada (5) Bopri

**Q.3-4.** 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.3.** 67@2#

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

**Q.4.** \$687#

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

### QUANTITATIVE APTITUDE

**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.** 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

### 3. Details of the Online Examination

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests will be in English.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the correct answer and 'mouse click' that alternative which he/ she feels is correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.

- (5) The question palette at the right of screen shows one of the following statuses of each of the questions numbered:

-  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.
-  You have answered the question but marked it for review.

The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

- (6) To select a question to answer, you can do one of the following :
  - (a) Click on the question number on 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 answer to current question and to go to the next question in sequence.
  - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you **MUST** click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) **Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**

- (14) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by Bank.
- (15) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (16) After the expiry of test duration, the candidates will not be able to attempt any question or check their answers.
- (17) **Please note :**
- (a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
  - (b) **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

**B] General Instructions:**

- (1) Please note date, time and venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it. (Preferably the same photograph as was as uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and Bank Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - THIS IS ESSENTIAL. Please handover the call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/ Permanent Driving Licence/Voter's Card/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised College/ University/Aadhar/E-Aadhar Card with a photograph/Employee ID/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam.

- (7) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The Bank may take further action against such candidates as deemed fit by it.
- (8) You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you **MUST** hand over this sheet of paper to the Test Administrator before leaving the venue.
- (9) 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 the conduct of another examination if considered necessary. Decision of the test conducting body in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.
- (10) Anyone found to be 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 is likely to be prosecuted.
- (11) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the Bank in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
- (12) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

#### **IMPORTANT POINTS TO REMEMBER**

You are advised to bring with you the following:

- (i) Call letter with photo affixed thereon and photo ID card in **Original** and photocopy as mentioned in point 6.
- (ii) One Ball point pen.

**WISH YOU GOOD LUCK**