

2607

SPL-III-13



**INSTITUTE OF BANKING
PERSONNEL SELECTION**

**INFORMATION HANDOUT FOR
CWE (ONLINE) FOR SPECIALIST OFFICERS IN
PARTICIPATING ORGANISATIONS**

POSTS	SCALE
I. T. Officer	I
Agricultural Field Officer	I
Rajbhasha Adhikari	I
Law Officer	I
HR/Personnel Officer	I
Marketing Officer	I
I. T. Officer	II
Law Officer	II
Chartered Accountant	II
Manager (Credit)/Finance Executive	II

I. INTRODUCTION

We are glad that you have applied in response to our advertisement for the CWE (Online) for recruitment of Specialist Officers in Participating Organisations

1. This booklet contains details pertaining to various aspects of the online examination you are going to take and important instructions about related matters. **The assessment will be done online, hence you should carefully read instructions regarding the method of indicating answers.** You are advised to study this booklet carefully as it will help you in preparing for the examination.
2. Before appearing for the online examination you should strictly ensure yourself that you fulfill the eligibility criteria stipulated in the advertisement in all respects.
3. Please note that since this is a competitive examination, you should, therefore, put in your best efforts in the examination.

II. GENERAL INSTRUCTIONS

1. **Particulars to be Noted** : Please note carefully your Roll Number, Date of Exam., Time and Venue for the examination given in the call letter. Please also note that this call letter does not constitute an offer of employment by any organisation.
2. **Punctuality in Attendance** : You should be present at the examination hall before the time given in the call letter. Candidates arriving after the time printed on the call letter will not be permitted to enter the Examination Hall nor shall a candidate be permitted to leave the examination hall till the time for the test is over and/or permission to leave the hall is given by the test administrator. No query in this connection shall be entertained.
3. **Call letter to be Surrendered** : Bring this **call letter alongwith the photo identity proof in original and a photocopy** with you when you come to the venue for the examination. Write your Roll No. & Registration No. on the photocopy of photo identity proof. **You will not be permitted to appear for the examination if you do not bring the call letter alongwith the photo identity proof in original and a photocopy.** You will be required to put your left thumb impression clearly and sign clearly in the respective spaces provided on your call letter in the presence of the invigilator in the examination hall. **You should hand over your call letter alongwith the photocopy of the photo identity proof duly stapled together to the invigilator in the examination hall,** when he/she 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 and Copying or Receiving/Giving Assistance Not Allowed** : No calculator, separate or with watch, pagers, cellphones, books, slide rules, foot rules, note-books or written notes will be allowed inside the examination hall. Any candidate who is found either copying or receiving or giving assistance will be disqualified. Do not leave your seat unless you are allowed.
7. **Use of Stationery** : You must bring a 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 before leaving the room.**
9. **Travelling Allowance not admissible** : No travelling allowance or other expenses in connection with the examination will be paid.
10. 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 .
11. Physically Challenged persons if eligible for scribe and who have not opted for scribe in the online application form shall not be allowed to avail the facility of scribe in the examination.

III. IMPORTANT POINTS TO REMEMBER

1. You are advised to bring with you the following things :-
 - (i) **Call letter with your recent passport size photograph (which should be the same as uploaded in the online application form) affixed thereon.**
 - (ii) **Photo identity proof such as Passport/PAN Card/ Driving License/Voter's Card/Bank passbook with photograph/Photo Identity Proof issued by a Gazetted Officer (on official letterhead) or Photo Identity Proof issued by a People's Representative (on official letterhead)/Identity card issued by a recognised college/University/Aadhar card with photograph/Employee ID in original as well as a photocopy.**

The candidate's photograph affixed on the call letter, signature and name should match those in the online application form and in the photo identity proof failing which the candidate shall not be allowed to appear for the examination. In case of discrepancy, candidate will not be allowed to appear for the examination. Candidates have to produce photo identity proof (as prescribed in this call letter) wherein the name of the candidate mentioned should be the same as available in the online application form and in the call letter.

- (iii) One ball point pen.
2. When START signal for Test is given, do not waste your time in first reading all the questions as is done in the School/College/University examinations. Since these questions are of objective type, read a particular question and immediately indicate your answer. In case you find a particular question difficult, skip the question and go on to the next question. The question so skipped may be solved at the end, if time is available.
 3. You are advised in your interest to apportion the time given judiciously and not to utilise too much time on a particular test(s) at the cost of some other tests.

IMPORTANT :

At the time of online examination or interview or subsequent selection process, if a candidate is (or has been) found guilty of - (i) using unfair means or (ii) impersonating or procuring impersonation by any person or (iii) misbehaving in the examination hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means verbal or written, electronically or mechanically for any purpose or (iv) resorting to any irregular or improper means in connection with his/her candidature for selection or (v) obtaining support for his/her candidature by unfair means or (vi) carrying mobile phones or electronic devices of communication in the examination/interview hall such a candidate may, in addition to rendering himself / herself liable to criminal prosecution, be liable:

To be disqualified from the examination for which he/she is a candidate.

To be debarred either permanently or for a specified period from any examination conducted by IBPS.

IBPS would be analysing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by IBPS in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, IBPS reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

You will not be allowed to appear for the Online Examination without the documents listed below :

- (i) Call letter with your recent passport size photograph (which should be the same as uploaded in the online application form) affixed thereon.
- (ii) Photo identity proof in original as well as a photocopy. The candidate's photograph affixed on the call letter, signature and name should match those in the online application form and in the photo identity proof failing which the candidate shall not be allowed to appear for the examination. In case of discrepancy, candidate will not be allowed to appear for the examination. Candidates have to produce photo identity proof (as prescribed in this call letter) wherein the name of the candidate mentioned should be the same as available in the online application form and in the call letter.

Please note that a candidate is allowed to apply once and appear once for the examination. Multiple appearances will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only for the post last registered successfully on the date and at the time mentioned on the respective call letter. All other call letters are to be surrendered

IV. ONLINE EXAMINATION

In the online examination there will be objective type of tests viz.

Structure of Examination for Law Officer-Scale I, Law Officer Scale-II & Rajbhasha Adhikari Scale I

Sr. No.	Name of the Test	No. of Ques.	Max. Marks	Time Allotted
(1)	Reasoning	50	50	Composite Time of 120 minutes
(2)	English Language	50	25	
(3)	General Awareness with special reference to the Banking Industry	50	50	
(4)	Professional Knowledge	50	75	
	Total	200	200	

Structure of Examination for IT Officer-Scale I, Agriculture Field Officer Scale I, HR/Personnel Officer Scale I, Marketing Officer Scale I, IT Officer Scale II Chartered Accountants Scale - II & Manager Credit/Finance Executive Scale - II

Sr. No.	Name of the Test	No. of Ques.	Max. Marks	Time Allotted
(1)	Reasoning	50	50	Composite Time of 120 minutes
(2)	English Language	50	25	
(3)	Quantitative Aptitude	50	50	
(4)	Professional Knowledge	50	75	
	Total	200	200	

The candidates shall be required to qualify in each test as per cut-off marks determined in each test. **Each candidate will have to secure a minimum score on each of the tests as well as on the Total to be considered to be provisionally shortlisted for interview.** Depending on the number of vacancies available, cutoffs will be decided and candidates will be shortlisted for interview. However decision of IBPS in this regard shall be final and binding upon the candidates.

THERE WILL BE PENALTY FOR WRONG ANSWER MARKED BY YOU IN THE OBJECTIVE TESTS. There are five alternatives in every question of a test. For each question for which a wrong answer has been given by you, one-fourth or 0.25 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. **YOU SHOULD THEREFORE BE CAREFUL IN MARKING YOUR ANSWERS.**

SAMPLE QUESTIONS

OBJECTIVE TESTS

Below are given some sample questions for all the objective type tests. **Find out those particular tests which are relevant to the post applied for by you and study the sample questions of those tests.** The types of questions are only illustrative and not exhaustive. In actual examination you may find questions on some or all of these types and also questions on the types not mentioned here.

REASONING

This is a test to see how well you can think. It contains questions of various kinds. Here are some sample questions.

Directions : In each of the following questions, there is a group of letters or words given. Four of the five are alike in a certain way, while one is different. Find out the one which is different.

Q.1. (1) black (2) red (3) green (4) yellow (5) paint

Of the five, 'black', 'red', 'green', and 'yellow' form a group as they are names of colours. 'Paint' is not the name of a colour. Therefore (5) is the answer.

Now try to solve the following question.

Q.2. (1) XZ (2) MN (3) PQ (4) BC (5) ST

Following are the questions based on analogy.

Q.3. "Foot" is related to "Man" in the same way as "Hoof" is related to _____
(1) Leg (2) Horse (3) Dog (4) Boy (5) Shoe

In the above example, with which one of the five, "Hoof" has the same relationship as "Foot" has to "Man" ? The answer is "Horse", which is answer number (2).

Now try the following question.

Q.4. "Day" is related to "Night" in the same way as "Kind" is related to _____
(1) Cruel (2) Bright (3) Dark (4) Generous (5) Gratitude

Now try the following questions.

Q.5. 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.6. Some leaders are dishonest. Satyapriya is a leader. Which of the following inferences definitely follows from these two statements ?

- (1) Satyapriya is honest (2) Satyapriya is dishonest
(3) Some leaders are honest (4) Leaders are generally dishonest
(5) Satyapriya is sometimes dishonest

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. Please remember, in the test paper there may be questions of several other types also.

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

Q.7. He quickly glanced the book to find what it said about the Indian economy.
(1) at (2) through (3) in (4) to (5) over

The correct answer is "through" which is answer No. 2.

Q.8. The counsel urged the court to down the obnoxious law.
(1) enact (2) enforce (3) cancel (4) strike (5) declare

Q.9. The local official the Minister of the situation.
(1) explained (2) warned (3) apprised (4) told (5) intimated

Directions : Read each sentence given below 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'.

(Ignore errors of punctuations, if any)

Q.10. I am twenty / two years old / when I first / joined the bank. No error
(1) (2) (3) (4) (5)

The error is in (1). Therefore the answer is '1'.

Q.11. To the Hindus / the Ganga is / holier than / any other river. No error
(1) (2) (3) (4) (5)

In this question, there is no error; Hence the right answer to this question is '5'.

Now attempt the following question.

Q.12. Of all the teachers / in our school / our class teacher / were very strict. No error
(1) (2) (3) (4) (5)

Directions : In each of the following questions select from amongst the five alternatives, the word **nearest in meaning** of the word given in capitals.

Q.13. CENTENARY
(1) a guard (2) a hundred years (3) a very old man (4) hundred runs (5) hundredth anniversary

Q.14. TRIUMPH
(1) conquer (2) smash (3) earn (4) brave (5) capture

Directions : In each of the following questions, select from amongst the five alternatives, the word **most opposite** in meaning of the word given in capitals.

Q.15. LIVELY
(1) simple (2) weak (3) dull (4) angry (5) moron

Q.16. INADVERTENT
(1) adequate (2) available (3) sluggish (4) negligent (5) intentional

In addition to the above questions, there will be a passage in English for comprehension. You will be asked questions based on the passage.

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.

Directions : In each of the following questions one number is missing. The place where the number is missing is shown by a question mark (?). You have to find out which one of the answers shown against 1, 2, 3 and 4 can replace the question mark. If none of these four can replace the question mark, you will indicate (5) i.e. 'None of these' as your answer.

Q.17. $42 + 73 + 137 = ?$
(1) 352 (2) 252 (3) 242 (4) 142 (5) Other than those given as options

Q.18. $20 \times \frac{1}{2} = ?$
(1) 4 (2) 5 (3) 12 (4) 20 (5) Other than those given as options

The correct answer for Q.18 is 10. But none of the 1, 2, 3 or 4 shows this answer. Therefore your answer is 5.

Some of the questions may require arithmetical reasoning. For example :

Q.19. At 10 rupees each, how many rupees will 6 lemons cost ?
(1) 6 (2) 10 (3) 60 (4) 61 (5) 610

Q.20. 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.21. 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

Also, there may be some questions based on graphs and tables.

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 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.22.** Which attribute for promotion has received the highest rank ?
 (1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency

Notice the percentage for rank I given in the table. You observe that seniority is the attribute with the highest percentage. So your answer is "Seniority", which is answer No. (2).

- Q.23.** How many employees gave rank III to intelligence ?
 (1) 119 (2) 98 (3) 77 (4) 70 (5) 10

Look at the intersection of the column giving percentage for rank III and the row giving percentage for intelligence. You find that 10 percent of the 700 employees have given rank III to this attribute. 10% of 700 is 70. So your answer should be (4).

- Q.24.** Which attribute is considered the least important for promotion ?
 (1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

GENERAL AWARENESS WITH SPECIAL REFERENCE TO THE BANKING INDUSTRY

This test is designed to measure your awareness about the past and present events, socio economic developments as well as awareness about developments in the Banking Industry etc.

- Q.25.** 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.26.** Which of the following sectors contributes the maximum in deciding the growth in income of the states in India ?
 (1) Energy (2) Tourism (3) Service (4) Transport (5) Agriculture
- Q.27.** Headquarters of which of the following nationalised Banks is not situated in Maharashtra state ?
 (1) Dena Bank (2) Central Bank of India (3) Bank of India
 (4) Union Bank of India (5) United Bank of India
- Q.28.** Who among the following is the current Prime Minister of India ?
 (1) Dr. A. P. J. Abdul Kalam (2) Dr. Manmohan Singh (3) Mrs. Sonia Gandhi
 (4) Shri Atal Bihari Vajpayee (5) Other than those given as options

PROFESSIONAL KNOWLEDGE

Questions in this test will be relevant to the respective post.

IT Officer (Scale I)

- Q.29.** Public data can be accessed —
 (1) only from the base class itself (2) both from the base class and from its derived classes
 (3) cannot be accessed by any method (4) only from derived classes
 (5) Other than those given as options

Agricultural Field Officer (Scale I)

- Q.30.** Which of the following is a high tech, high value agricultural project ?
 (1) Marine Fisheries (2) Greenhouse (3) Grape Cultivation
 (4) Poultry Farming (5) Other than those given as options

Rajbhasha Adhikari (Scale I)

Q.31. राजभाषा के संबंध में राष्ट्रपति की ओर से प्रथम आदेश किस सन् में जारी किया गया था ?

- (1) 1952 (2) 1948 (3) 1947 (4) 1962 (5) दिए गए विकल्पोंको छोड़कर अन्य

Law Officer (Scale I)

Q.32. After the balance sheet and the profit and loss account have been laid before an Annual General Meeting of a Company, the same has to be filed with the Registrar of Companies within _____ days of AGM.

- (1) 60 (2) 45 (3) 30 (4) 20 (5) 15

HR/Personnel Officer (Scale I)

Q.33. Which of the following provides employees with an accurate view of their performance from Superiors, Peers, Subordinates and Customers ?

- (1) Management By Objectives (2) Job Engineering (3) 360 Degree Appraisal
(4) Mentoring (5) Other than those given as options

Marketing Officer (Scale I)

Q.34. Brand Image refers to _____

- (1) attributes of a product (2) customer's perceptions of a brand (3) market orientation of a product
(4) attributes of a product and customer's perceptions of a brand (5) Other than those given as options

IT Officer (Scale II)

Q.35. In UNIX, mounting a file system means -

- (1) providing a link to the file system to be mounted so that it appears as a local subdirectory.
(2) moving all the files from one file system to another
(3) loading a file system from back up medium like tape
(4) copying all the files from one file system to another
(5) Other than those given as options

Law Officer (Scale II)

Q.36. In which of the Acts is the law relating to "Indemnity" laid down ?

- (1) Insurance Act (2) Indemnity Act (3) Banking Regulation Act
(4) Reserve Bank of India Act (5) Other than those given as options

Chartered Accountant (Scale II)

Q.37. Cash Profit Means -

- (1) Net Profit after tax (2) Net Profit after tax + Depreciation (3) Operating Profit
(4) Operating Profit + Depreciation (5) Other than those given as options

Manager (Credit) / Finance Executive (Scale II)

Q.38. Monetary policy is concerned with _____

- (1) changes in the supply of money (2) buying and selling of financial instruments
(3) reducing unemployment (4) changes in the supply of money & reducing unemployment
(5) Other than those given as options

Correct answers to all these 38 sample questions are given below. You may check your answers against them.

Questions	Answers	Questions	Answers	Questions	Answers	Questions	Answers
1	5	11	5	21	2	31	2
2	1	12	4	22	2	32	1
3	2	13	5	23	4	33	3
4	1	14	1	24	2	34	2
5	4	15	3	25	2	35	1
6	3	16	5	26	5	36	5
7	2	17	2	27	5	37	2
8	4	18	5	28	2	38	5
9	3	19	3	29	3		
10	1	20	2	30	2		

III. Details about On-line Test Pattern :

1. A **login screen** will be displayed to the candidate. The candidate has to log in using his/her User ID and Password.
2. After logging in, the instructions will be displayed on the screen.
3. A candidate should read the instructions carefully and indicate that he has done so by 'checking' (click) the box at the bottom of the screen, after which the **'I am ready to begin' button** is activated.
4. After clicking on the 'I am ready to begin' button the actual **test time** will begin.
5. There are 200 questions and each question is followed by 5 alternatives/options.
6. The total marks for the test are 200.
7. The questions except those on English Language will be available in Hindi and in English. In order to view a given question in the other language, a candidate can click on the 'view in' drop down box and select the desired language.
8. Only one question will be displayed at a time.
9. In order to answer a question, the candidate has to 'mouse click' the option he/she thinks is appropriate/ correct. **The alternative which has been clicked on will be highlighted and shall be treated as the answer given by the candidate for the question.**
10. After selecting an answer for a question the candidate should click on the **'SAVE & NEXT'** button to save his answer and proceed to the next question. **Note that without clicking on 'Save & Next' button the answer selected for a question will not be saved.**
11. In case a candidate does not wish to attempt the question then he/ she should not click on any option for that question. A candidate can choose to deselect his/her answer for a particular question by clicking on the **'CLEAR RESPONSE' button** provided against each question.
12. In case a candidate wants to skip a particular question and return to it later before submitting his/her test or a candidate 'clicks' (selects) an answer for a particular question but wishes to review it later, he/she may note down the question number on the sheet provided.

In such cases the candidate may also click on the **'MARK FOR REVIEW & NEXT'** button. In case an answer has been selected for a particular question which has been marked as **'MARK FOR REVIEW & NEXT'**, the answer marked will be taken for final evaluation.
13. The question numbers of attempted and unattempted questions are also shown to the right of the screen. A candidate can then click on any of the question numbers to view the question, in order to attempt/ revise his/her answer to the question.
14. Each question number will be displayed in a particular colour depending on the status of the question:
White : Not visited : Question has not been viewed/ attempted
Red : Not Answered : Question has been viewed but not answered
Green : Answered : Question has been answered
Violet : Marked : Question has been marked for review later
15. **Candidates are not permitted to submit their answers before the entire test time i.e 120 minutes is over.**
16. **A candidate can navigate between questions by clicking on the question number displayed to the right of the screen.**
17. When a candidate clicks on a particular question, it takes some time for the question to appear. The time lost is not deducted from the total time allotted for the test.
18. **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

About the Submission

1. Candidates are not permitted to submit their answers before the entire test time is over.
2. **A candidate can only change his/ her answer before clicking the 'Submit' button.**
3. After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.