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**PO/MT-III-13**



**INSTITUTE OF BANKING  
PERSONNEL SELECTION**

**INFORMATION HANDOUT FOR  
CWE (ONLINE) FOR PROBATIONARY OFFICERS/  
MANAGEMENT TRAINEES IN  
PARTICIPATING ORGANISATIONS**

## I. INTRODUCTION

We are glad that you have applied in response to our advertisement for the CWE (Online) for recruitment of Probationary Officers / Management Trainees 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 bank.
2. **Punctuality in Attendance** : You should be present at the examination hall before the time given in the call letter. Candidates arriving late will not be permitted to enter the Examination Hall. 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 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.
6. 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 the conduct of another examination if considered necessary.

## 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.**
  - (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 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.

**IV. ONLINE EXAMINATION**

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

**OBJECTIVE TESTS**

Sr. No.	Name of the Test	No. of Ques.	Max. Marks	Time Allotted
I	Reasoning	50	50	Composite Time of 120 minutes
II	English Language	40	40	
III	Quantitative Aptitude	50	50	
IV	General Awareness with special reference to the Banking Industry	40	40	
V	Computer Knowledge	20	20	
<b>Total</b>		<b>200</b>	<b>200</b>	

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 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 the objective type 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.

**TEST I : 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

## TEST II : 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.

**TEST III : 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) None of these

**Q.18.**  $20 \times \frac{1}{2} = ?$   
 (1) 4 (2) 5 (3) 12 (4) 20 (5) None of these

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) None of these

**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) None of these

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

#### TEST IV : 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) None of these
- 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) None of these

#### TEST V : COMPUTER KNOWLEDGE

This test is designed to measure your computer knowledge.

- Q.29.** -----is an output device of a computer.  
(1) Printer (2) CPU (3) Monitor (4) Keyboard (5) CD
- Q.30.** What is the full form of RAM ?  
(1) Random Adaptive Mouse (2) Random Adaptive Memory (3) Random Access Memory  
(4) Random Access Mouse (5) None of these
- Q.31.** Pick the odd man out.  
(1) Monitor (2) Keyboard (3) Floppy drive (4) Windows (5) Hard-disk drive
- Q.32.** Which of the following is a popular Computer Language ?  
(1) A + (2) BA + (3) C ++ (4) CA + (5) None of these

Correct answers to all these 32 sample questions are given below. You may check your answers against them.

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

### 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.