



**INSTITUTE OF BANKING
PERSONNEL SELECTION**

**INFORMATION HANDOUT FOR CWE (ONLINE)
FOR OFFICER SCALE - I
IN REGIONAL RURAL BANKS**

I. INTRODUCTION

We are glad that you have applied in response to the advertisement for the CWE (Online) for recruitment of Officer Scale - I in Regional Rural Banks.

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, Time, Session and Venue for the examination given in the call letter.
2. **Punctuality in Attendance** : Candidate 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.
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 and sign 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. 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. 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. The photocopy of photo identity proof should be submitted along with the call letter, to the invigilators in the examination hall failing which he/she will not be permitted to appear for the test.
5. You must bring the call letter alongwith the photo identity proof (such as Passport/PAN Card/Driving License/Voter's Card/Bank Passbook with duly attested photograph/Photo identity proof issued by a Gazetted Officer (on original letter head)/People's representative along with a photograph/Identity Card issued by recognised college/University/Aadhar Card with a photograph/Employee ID) in original as well as photo copy. **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. (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.)** The photocopy of photo identity proof should be submitted along with the call letter, to the invigilators in the examination hall failing which he/she will not be permitted to appear for the test.
 - Ration Card and E-aadhar Card will not be accepted as valid ID proof.
 - In case of candidates who have changed their name will be allowed only if they produce original Gazette notification or original marriage certificate or affidavit in original.
6. **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.
7. **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.
8. Do not leave your seat unless you are allowed.
9. **Use of Stationery** : You must bring a ball point pen with you.
10. **Rough work to be done on the sheet provided** : You should do all the necessary rough work on sheet provided only. **After the online 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 IBPS may take further action against him as per rules of the IBPS.

11. 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 IBPS .

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

The IBPS 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 IBPS reserves the right to cancel his/her candidature.

12. 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 the IBPS.

- 13.** 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 .

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

- (i) Call letter with your recent passport style photograph affixed thereon.
- (ii) Photo identity proof in original as well as a photocopy.

III. ONLINE EXAMINATION

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

Sr. No.	Name of the Test	Medium of Exam	No. of Ques.	Max. Marks (Weightage)	Composite Time
(1)	Reasoning	Hindi/English	40	50	2 hours
(2)	Quantitative Aptitude	Hindi/English	40	50	
(3)	General Awareness	Hindi/English	40	40	
4(a)	English Language*	English	40	40	
4(b)	Hindi Language*	Hindi	40	40	
(5)	Computer Knowledge	Hindi/English	40	20	
	Total		200	200	

* Candidates can opt only either 4(a) or 4(b).

The candidates shall be required to qualify in each test as per cut-off marks determined on the basis of performance in each test and also on total weighted score.

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 for any question you give more than one answer, it will be treated as wrong even if one of the given answers happens to be right and there will be the same penalty as above for that question. 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

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

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

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 : QUANTITATIVE APTITUDE

This test is to measure how fast and accurate you are in dealing with numbers.

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. 'Other than those given as options' as your answer.

Q.7. $42 + 73 + 137 = ?$
(1) 352 (2) 252 (3) 242 (4) 142 (5) Other than those given as options

Q.8. $20 \times \frac{1}{2} = ?$
(1) 4 (2) 5 (3) 12 (4) 20 (5) Other than those given as options

The correct answer for Q.8 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.9. At 10 Rupees each, how many rupees will 6 apples cost ?
(1) 6 (2) 10 (3) 60 (4) 61 (5) 610

Q.10. 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.11. 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) ₹ 3/- (2) ₹ 5/- (3) ₹ 10/- (4) ₹ 20/- (5) Other than those given as options

TEST III : GENERAL AWARENESS

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.12.** 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.13.** 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.14.** 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.15.** Who among the following is the current Prime Minister of India ?
(1) Dr. A. P. J. Abdul Kalam (2) Shri Narendra Modi (3) Mrs. Sonia Gandhi
(4) Shri Atal Bihari Vajpayee (5) Other than those given as options

TEST IV (a) : 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.16.** 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.17.** The counsel urged the court to down the obnoxious law.
(1) enact (2) enforce (3) cancel (4) strike (5) declare

- Q.18.** 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.19.** 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.20.** 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.21.** 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.22. CENTENARY

- (1) a guard (2) a hundred years (3) a very old man (4) hundred runs (5) hundredth anniversary

Q.23. 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.24. LIVELY

- (1) simple (2) weak (3) dull (4) angry (5) moron

Q.25. 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 IV (b) - HINDI LANGUAGE

This is a test to see how will you 'Know' Hindi. Your Hindi Language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc.

प्र.26-28. नीचे दिये गये प्रश्नों में से हरेक में एक वाक्य दिया गया है जिसे (1), (2), (3) और (4) भागों में बांटा गया है। वाक्य को पढ़ कर ज्ञात कीजिये कि वाक्य में शब्दों के गलत प्रयोग, वर्तनी या व्याकरण की कोई त्रुटि तो नहीं है। त्रुटि अगर होगी तो वाक्य के किसी एक ही भाग में होगी। इस भाग का क्रमांक ही आपका उत्तर है। अगर वाक्य त्रुटिहीन है तो उत्तर (5) दीजिये अर्थात् त्रुटि नहीं।

प्र.26. चालीस लडकों का एक मिला जुला / ठहाका उठा था और / कक्षा की छत पे टकरा कर /

- (1) सब का सब एकदम मेरे भीतर उतर गया था / त्रुटि नहीं
(2) (3) (5)
(4)

उत्तर (3)

प्र.27. सेठ पुरुषोत्तम दास पूना की सरस्वती पाठशाला / का मुआयना करने के बाद में / बाहर निकले तो एक लड़की ने /

- (1) दौड़ कर उनका दामन पकड़ लिया / त्रुटि नहीं
(2) (3) (5)
(4)

उत्तर (2)

प्र.28. वह झपट कर कुर्सी से उठी / और बड़े वेग से कई कमरो / और बरामदो को पार करती /

- (1) मैनेजर के सामने को आकर खड़ी हो गई / त्रुटि नहीं
(2) (3) (5)
(4)

उत्तर (4)

प्र.29-30. नीचे दिए गए प्रश्नों में से एक शब्द समूह या वाक्यांश दिया गया है और फिर उसके बाद पाँच ऐसे शब्द सुझाए गए हैं जो कि इस पूरे वाक्यांश या शब्द समूह का अर्थ एक शब्द में स्पष्ट कर देते हैं। आपको वह शब्द ज्ञात कर उसको उत्तर के क्रम में दर्शाना है।

प्र.29. जिसका कभी नाश न हो।

- (1) अपनाश (2) निरामिष (3) अटल (4) अविनाशी (5) सर्व व्यापक

प्र.30. कम बोलने वाला

- (1) मिठबोला (2) समदर्शी (3) मृदुभाषी (4) संयमित (5) मितभाषी

In addition to the above questions, there will be a passage in Hindi Comprehension. You will be asked question based on the passage.

TEST V : COMPUTER KNOWLEDGE

This test is designed to measure your computer knowledge.

Q.31. -----is an output device of a computer.

- (1) Printer (2) CPU (3) Monitor (4) Keyboard (5) CD

Q.32. What is the full form of RAM ?

- (1) Random Adaptive Mouse (2) Random Adaptive Memory (3) Random Access Memory
(4) Random Access Mouse (5) Other than those given as options

Q.33. Pick the odd man out.

- (1) Monitor (2) Keyboard (3) Floppy drive (4) Windows (5) Hard-disk drive

Q.34. Which of the following is a popular Computer Language ?

- (1) A + (2) BA + (3) C ++ (4) CA + (5) Other than those given as options

There may be some other types of questions also.

Correct answers to all these 34 sample questions are given below. You may check your answers against them.

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

IV.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 which is provided on the Call Letter.
2. After logging in Candidate's profile (Name, Roll No. & photograph etc.) will be displayed and the candidate has to confirm the same by clicking on the 'I confirm' button confirming the profile is correct.
3. Thereafter the instructions will be displayed on the screen.
4. 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.
5. After clicking on the 'I am ready to begin' button the actual **test time** will begin.
6. There are 200 questions and each question is followed by 5 alternatives/options.
7. The total marks for the test are 200.
8. The questions except those on English Language/Hindi 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.

9. A candidate has the option of answering questions of either English Language (4a) or Hindi Language (4b). Once selection of answering either of the tests is made, he/she will not be able to answer question of the other test unless a fresh selection is made by cancelling answers already marked.
10. Only one question will be displayed at a time.
11. 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.**
12. 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.**
13. 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.
14. 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.
15. 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.
16. 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
17. **Candidates are not permitted to submit their answers before the entire test time i.e 120 minutes is over.**
18. **A candidate can navigate between questions by clicking on the question number displayed to the right of the screen.**
19. 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.
20. **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.