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PO/MT-VI-16

IBPS
प्रज्ञाविभावनम्

INSTITUTE OF BANKING PERSONNEL SELECTION

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

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 advertisment 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. Following items will not be allowed inside the examination centre:-

    Any stationary item like textual material (printed or written), bits of papers, Geometry/Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner, Any communication device like Mobile Phone, Bluetooth, Earphones, Microphone, Pager, Health Band etc. Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, Any watch/Wrist Watch, Camera, Any metallic item, Any eatable item opened or packed, water bottle, Any other item which could be used for unfair means for hiding communication devices like camera, blue tooth devices etc.

    All ornaments like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc. will be thoroughly checked. 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 at the time of examination.

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.

In Main Examination :

Biometric data (Right thumb impression) will be captured at the examination venue. With regard to the same, please note the following :

(a) If fingers are coated (stamped ink/mehndi/coloured...etc), ensure to thoroughly wash them so that coating is completely removed before the exam day.

(b) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.

(c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.

(d) If the primary finger (Right thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.

(Any failure to observe these points will result in non-admittance for 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 style 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.

    • Please note that Ration 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 Gazette notification/ their marriage certificate/affidavit.

    (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 (Preliminary/Main) 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:

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

(b) 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.

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.	English Language	30	30	
2.	Quantitative Aptitude	35	35	Composite time of 1 hour
3.	Reasoning Ability	35	35	
	Total	**100**	**100**	

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 Main Examination. Depending on the number of vacancies available, cutoffs will be decided and candidates will be shortlisted for Main Examination. However decision of IBPS in this regard shall be final and binding upon the candidates.**

II. Main Examination :

Main Examination consisting of Objective Tests for 200 marks will also be conducted online. The duration of the test would be of 2 hours and 20 minutes.

Sr. No.	Name of the Test (Not by Sequence)	No. of Ques.	Max. Marks	Medium of exam	Time allotted for each test (Separately timed)
1	Reasoning	50	50	English & Hindi	40 minutes
2	English Language	40	40	English	30 minutes
3	General Awareness with special reference to the Banking Industry	40	40	English & Hindi	20 minutes
4	Computer Knowledge	20	20	English & Hindi	10 minutes
5	Quantitative Aptitude	50	50	English & Hindi	40 minutes
	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 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.**

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

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

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, (4) is the answer.

Now try to solve the following questions.

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

Q.3. (1) Mango   (2) Apple   (3) Orange   (4) Guava   (5) Rose

Directions : In each of the following questions, there is a question mark in which only one of the five alternatives given under the question satisfies the same relationship as is found between the two terms to the left of the sign :: given in the question. Find the correct answer.

Q.4. Foot : man : : hoof : ?
      (1) leg   (2) dog   (3) horse   (4) boy   (5) shoe

In the above example, 'hoof' has the same relationship with 'horse' as 'foot' has to 'man'. Hence the answer is (3).

Now study to solve the following questions.

Q.5. Day : Night : : Kind : ?
      (1) Dark   (2) Bright   (3) Cruel   (4) Generous   (5) Gratitude

Q.6. Hut : Mansion : : Rabbit : ?
      (1) Hole   (2) Carrot   (3) Elephant   (4) Small   (5) Rat

Now try the following questions.

Q.7. 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.8. '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.9. 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) $(S_1 \text{ ' } S_2)$ # 2   (2) 2 # $(S_1 \text{ " } S_2)$ (3) $(S_1 \text{ " } S_2$ # 2)
      (4) $(S_1 \text{ V } S_2)$ # $(S_1 \text{ " } S_2)$ (5) Other than those given as options

Q.10. 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

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Q.11. 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

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

Q.14. 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.15. 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.16. 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; therefore the right answer to this question is '5'.

Q.17. 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 to the word given in capitals.

Q.18. LETHAL
    (1) light   (2) dangerous   (3) deadly   (4) cruel   (5) thoughtless

Q.19. CENTENARY
    (1) a guard   (2) a hundred years   (3) a very old man   (4) hundred runs   (5) hundredth anniversary

Q.20. 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.21. LIVELY
    (1) simple   (2) weak   (3) dull   (4) angry   (5) moron

Q.22. INADVERTENT
    (1) adequate   (2) available   (3) sluggish   (4) negligent   (5) intentional

Q.23. INEPT
    (1) accurate   (2) skilful   (3) sensible   (4) artistic   (5) apt

In addition, there will be questions based on passage, to test your comprehension.

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.24. 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.25. 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.26. 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.27. Who among the following is the current Prime Minister of India ?
(1) Dr. A. P. J. Abdul Kalam (2) Dr. Manmohan Singh (3) Mr Pranab Mukherjee
(4) Shri Narendra Modi (5) Other than those given as options

Computer Knowledge

This test is designed to measure your computer knowledge.

Q.28. -------------is an output device of a computer.
(1) Printer (2) CPU (3) Monitor (4) Keyboard (5) CD

Q.29. 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.30. Pick the odd man out.
(1) Monitor (2) Keyboard (3) Floppy drive (4) Windows (5) Hard-disk drive

Q.31. Which of the following is a popular Computer Language ?
(1) A + (2) BA + (3) C ++ (4) CA + (5) Other than those given as options

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.32-34. 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.32. 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.33. 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.34. 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

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

Q.35. 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.36. 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.37. 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.

Q.38-40. 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.38. 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.39. 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.40. Which attribute is considered the least important for promotion ?
(1) Honesty   (2) Intelligence   (3) Perseverance   (4) Efficiency   (5) Sociability

Referring to the percentage for VI rank, you find that intelligence is the attribute which receives the highest percentage. In other words, a majority of people consider it as the least important and give it the last rank. Therefore your answer is (2).

The correct answers to all these 40 questions are as follows –

Questions	Answers	Questions	Answers	Questions	Answers	Questions	Answers
1	4	11	2	21	5	31	3
2	4	12	2	22	5	32	3
3	5	13	4	23	2	33	5
4	3	14	3	24	2	34	4
5	3	15	1	25	5	35	3
6	3	16	5	26	5	36	2
7	4	17	4	27	4	37	2
8	3	18	3	28	1	38	2
9	5	19	5	29	3	39	2
10	4	20	1	30	4	40	2

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 clicked 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. In Preliminary Examination, there will be 100 Questions and in Main Examination there will be 200 Questions and each question is followed by 5 alternatives/options.

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:

[1] You have not visited the question yet.

[3] You have not answered the question.

[5] You have answered the question.

[7] You have NOT answered the question but have marked the question for review.

[9] You have answered the question but marked it for review.

15. Candidates are not permitted to submit their answers before the entire test time i.e 60 minutes for preliminary exam and 140 minutes for main exam, is over.

16. A candidate can navigate between questions across tests in Preliminary Examination and within test in Main Examination 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.