



**ONLINE TEST FOR RECRUITMENT OF
PROBATIONARY ASSISTANT MANAGER (CREDIT)**

(27.10.2018)

ACQUAINT YOURSELF BOOKLET

I. INTRODUCTION

We are glad that you have applied in response to our advertisement for recruitment of Probationary Assistant Manager (Credit) in our bank.

1. This booklet contains details pertaining to various aspects of the online test that 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 marking answers.** You are advised to study this booklet carefully as it will help you in preparing for the test.
2. Before appearing for the online test you should strictly ensure yourself that you fulfil the eligibility criteria stipulated by the bank in all respects.
3. Please note that since this is a competitive test, mere passing is not adequate. You have to obtain a high rank in the order of merit to get eligibility for interview. You should, therefore, put in your best efforts in the test.

II. ONLINE TEST

In the online test there will be following objective tests.

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Version	Duration
1.	English Language	50	50	English	120 Minutes
2.	General Awareness with special reference to Banking Industry	50	50	Bilingual	
3.	Financial Management	50	50	Bilingual	
	Total	150	150		

THERE WILL BE PENALTY FOR WRONG ANSWER MARKED BY YOU. 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. If the total of the penalty for a test is in fraction, the marks obtained will be rounded off to the nearest integer. **YOU SHOULD THEREFORE BE CAREFUL IN MARKING YOUR ANSWERS.**

III. 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 test you may find questions on some or all of these types and also questions on the types not mentioned here.

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

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

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

Q.3. 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.4. 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.5. 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.6. 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.7. LETHAL
(1) light (2) dangerous (3) deadly (4) cruel (5) thoughtless

Q.8. CENTENARY
(1) a guard (2) a hundred years (3) a very old man (4) hundred runs (5) hundredth anniversary

Q.9. 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.10. LIVELY

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

Q.11. INADVERTENT

- (1) adequate (2) available (3) sluggish (4) negligent (5) intentional

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

GENERAL AWARENESS WITH SPECIAL REFERENCE TO 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.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) L. K. Advani (2) Narendra Modi (3) Mrs. Sonia Gandhi
(4) Shri Atal Bihari Vajpayee (5) Other than those given as options

FINANCIAL MANAGEMENT

Q.16. Which of the following may not be a part of projected Financial Statements ?

- (1) Projected Income Statement (2) Projected Trial Balance
(3) Projected Cash Flow Statement (4) Projected Balance Sheet
(5) Other than those given as options

IV. DETAILS OF THE ON-LINE EXAMINATION PATTERN

1. Total duration of examination is 120 minutes. [20 minutes extra for every 60 minutes (1 hour) of the examination time for candidates with disability eligible for compensatory time.]
2. The clock will be set at the server. The countdown timer in the top right corner of screen will display the remaining time available for you to complete the examination. When the timer reaches zero, the examination will end by itself. You will not be required to end or submit your examination.
3. The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:
 - 1 You have not visited the question yet.
 - 2 You have not answered the question
 - 3 You have answered the question
 - 4 You have NOT answered the question, but have marked the question for review
 - 5 The question(s) "Answered and Marked for Review" will be considered for evaluation.
 - 6 The question(s) "Marked for Review" will not be considered for evaluation. Hence, no marks will be allocated for the same.

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.*

4. You can click on the ">" arrow which appears to the left of question palette to collapse the question palette thereby maximizing the question window. To view the question palette again, you can click on "<" which appears on the right side of question window.
5. You can click on your "Profile" image on top right corner of your screen to change the language during the examination for entire question paper. On clicking of Profile image you will get a drop-down to change the question content to the desired language.
6. You can click on  to navigate to the bottom and  to navigate to the top of the question area, without scrolling.

Navigating to a Question:

7. To answer a question, do the following:
 - a. Click on the question number in the Question Palette at the right of your screen to go to that numbered question directly. Note that using this option does NOT save your answer to the current question.
 - b. Click on **Save & Next** to save your answer for the current question and then go to the next question.
 - c. Click on **Mark for Review & Next** to save your answer for the current question, mark it for review, and then go to the next question.

Answering a Question :

8. Procedure for answering a multiple choice type question:
 - a. To select your answer, click on the button of one of the options
 - b. To deselect your chosen answer, click on the button of the chosen option again or click on the **Clear Response** button
 - c. To change your chosen answer, click on the button of another option
 - d. To save your answer, you MUST click on the **Save & Next** button
 - e. To mark the question for review, click on the **Mark for Review & Next** button. *If an answer is selected for a question that is Marked for Review, that answer will be considered in the evaluation.*

9. To change your answer to a question that has already been answered, first select that question for answering and then follow the procedure for answering that type of question.
10. Note that ONLY Questions for which answers are saved or marked for review after answering will be considered for evaluation.

V. GENERAL INSTRUCTIONS

- (1) Please note date, time and venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it. (Preferably the same photograph as was as uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and Bank Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - THIS IS ESSENTIAL. Please handover the call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised College/University/Aadhar/E-Aadhar Card with a photograph /Employee ID in original/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the examination. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit. Photo ID should be valid as on the day of the examination.
- (7) Biometric data (Right thumb impression) and photograph will be captured twice at the examination venue i.e. before the start of examination and after completion of examination. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. **Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature.** With regards 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 examination day.
 - (b) If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (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)
- (8) Do not leave your seat unless you are allowed.
- (9) Travelling Allowance not admissible. No travelling allowance or other expenses in connection with the examination will be paid.

- (10) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The Bank may take further action against such candidates as deemed fit by it.
- (11) You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST hand over this sheet of paper to the Test Administrator before leaving the venue.
- (12) The possibility of occurrence 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 candidates, delay in test. Conduct of a re-examination is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (13) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (14) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the Bank in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.
- (15) The PWD candidates, who want to use facility of scribe, are required to submit a Declaration form (Scribe declaration form) that can be downloaded from IBPS website.
- (16) Following items will not be allowed inside the examination centre:-
- Any stationery 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.
- (17) Candidates should not furnish any particulars that are false, tampered, fabricated and should not suppress any material information while submitting online application. At the time of examination or in a subsequent selection procedure, 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 or (v) obtaining support for his/ her candidature by unfair means, or (vi) carrying mobile phones or similar electronic devices of communication in the examination 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 Bank