



Star House, Plot C-5, "G" Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.

INFORMATION HANDOUT

ONLINE EXAMINATION FOR RECRUITMENT OF PROBATIONARY OFFICERS IN JMGS-I UPON PASSING POST GRADUATE DIPLOMA IN BANKING & FINANCE (PGDBF)

(19.03.2023)

Advt. No. : 2022-23/3

INTRODUCTION

This booklet contains details pertaining to various aspects of the online examination you are going to take and important instructions about related matters. **The answers will be indicated 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.

Before appearing for the online examination you should strictly ensure yourself that you fulfill the eligibility criteria stipulated in the advertisement in all respects.

Please note that since this is a competitive examination, mere passing is not adequate. You have to obtain a high rank in the order of merit to get eligibility for future selection process. You should, therefore, put in best efforts in the examination.

BIOMETRIC DATA CAPTURE

Photograph and Biometric data (Right thumb impression or otherwise) will be captured at the examination venue. The photo captured will be matched with the photo uploaded by the candidate in the application. You must NOT change your appearance from the photo uploaded by you.

With regards to the biometric data capture, 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.

In such cases impression of other fingers, toes etc. may be captured.

Decision of the Biometric verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

ONLINE EXAMINATION

In the online examination there will be following objective tests.

Sr. No.	Name of the Test	No. of Questions	Maximum Marks	Duration
1	English Language	35	40	40 Minutes
2	Reasoning and Computer Aptitude	45	60	60 Minutes
3	General / Economy / Banking Awareness	40	40	35 Minutes
4	Data Analysis & Interpretation	35	60	45 Minutes
5	English Descriptive Paper (Letter writing & Essay)	02	25	30 Minutes

The above tests except the Test of English Language and English Descriptive paper will be available bilingually, i.e. English and Hindi. The test of English Language and English Descriptive Paper will be of qualifying nature i.e. Marks obtained in English Language and English Descriptive Paper will not be added while preparing merit List.

For the objective test, each Question in a particular test will carry equal marks.

For the descriptive test, candidates will be given a choice attempt 1 out of 3 essay writing questions and 1 out of 3 letter writing questions.

Penalty for Wrong Answers :

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question.

Minimum qualifying marks will be 40% for General/EWS category. Candidates belonging to the Category SC/ST/OBC/PWD, filling in vacancies reserved for the relevant category, will be entitled to a relaxation of 5% marks in relation to that stipulated for General/EWS category candidates. Bank may at its discretion may change minimum qualifying marks.

I. Interview :

Bank will conduct the personal interviews of all the selected candidates. Total marks allotted for Interview will be 60. Minimum qualifying marks will be 40% for General/EWS category candidates and 35% for SC/ST/OBC/PWD category candidates.

II. Group Discussion (GD) :

Group Discussion will be conducted for the candidates selected through online test at some selected centres. Total marks allotted for Group Discussion will be 40. Minimum qualifying marks will be 40% for General/EWS category candidates and 35% for SC/ST/OBC/PWD category candidates.

III. Final Selection :

Final selection of the candidates will be based on the marks obtained by the candidates in Online Examination, Personal Interview and Group discussion. The final list will be prepared in descending order for the respective categories i.e. SC/ST/OBC/EWS/GEN.

In case of equal marks obtained by two or more candidates while preparing the final merit list, order of such group of candidates will be on the basis of marks obtained in Online examination i.e. candidate securing higher marks in Online exam will be placed higher in the merit list. If the marks obtained in the online exam are also equal the merit order will be on the basis of Date of Birth i.e. Candidate senior by age will be placed higher in the merit list.

Some sample questions are given below.

Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.

SAMPLE QUESTIONS

ENGLISH LANGUAGE

Q.1-6. In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The true (1) of rights is duty. If we all (2) our duties, rights will not be (3) to seek. If leaving duties unperformed we run (4) rights, they will (5) us like an elusive person. The more we pursue them, the farther (6) they fly.

- | | | | | | |
|-------------|----------|------------|---------------|-------------|-------------|
| Q.1. | (1) end | (2) source | (3) joy | (4) purpose | (5) power |
| Q.2. | (1) deny | (2) devote | (3) discharge | (4) imagine | (5) fulfill |
| Q.3. | (1) far | (2) close | (3) easy | (4) against | (5) common |
| Q.4. | (1) as | (2) after | (3) at | (4) from | (5) for |
| Q.5. | (1) hold | (2) grab | (3) fight | (4) escape | (5) chase |
| Q.6. | (1) off | (2) can | (3) did | (4) could | (5) towards |

REASONING AND COMPUTER APTITUDE

Q.1-5. Read the information given below and answer the questions.

Six plays A, B, C, D, E and F of a famous playwright are to be staged one on each day from Monday to Saturday. The schedule of the plays is to be in accordance with the following.

- (1) A must be on the previous day of the day on which E is staged.
- (2) C must not be staged on Tuesday.
- (3) B must be on a day which follows the day on which F is staged.
- (4) D must be staged on Friday only and should not be immediately preceded by B.
- (5) E must not be staged on the last day of the schedule.

Q.1. Which of the following is the schedule of plays, with the order of their staging from Monday ?

- (1) E A B F D C (2) A F B E D C (3) A F B C D E
(4) F A B E D C (5) Other than those given as options

Q.2. Play C cannot definitely be staged on which of the following days in addition to Tuesday ?

- (1) Monday (2) Wednesday (3) Thursday (4) Friday (5) Saturday

Q.3. Play D is between which of the following pairs of plays ?

- (1) C and E (2) E and F (3) A and E (4) B and E (5) C and F

Q.4. Which of the following plays is on Monday ?

- (1) E (2) A (3) F (4) B (5) C

Q.5. Which of the following plays immediately follows B ?

- (1) F (2) E (3) D (4) C (5) A

Q.6. If the letters of the following alphabet interchange positions, so that A takes the place of Z and Z takes the place of A; B takes the place of Y and Y takes the place of B and so on, what will be the 13th letter from the right ?

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

- (1) M (2) N (3) O (4) L (5) Other than those given as options

GENERAL / ECONOMY / BANKING AWARENESS

Q.1. Clayton' s Rule is related to _____

- (1) Letters of Credit (2) Appropriation of Payments
(3) Negotiable Instruments Act (4) Foreign Exchange Regulations
(5) Other than those given as options

Q.2. Who would be entitled for payment, when an order cheque is endorsed in blank ?

- (1) Endorser only (2) Collecting Banker (3) Drawer only
(4) Bearer (5) Such a cheque will be returned unpaid

Q.3. When a bill of exchange falls due on a Public Holiday, it would be paid on _____

- (1) Next preceding business day (2) Next succeeding business day
(3) A day agreed to by the collecting bank (4) A day at the discretion of the drawer
(5) The last working day of the month

Q.4. Currency Chest is the property of _____

- (1) Our Bank (2) State Bank of India (3) Government of India
(4) Reserve Bank of India (5) Other than those given as options

Q.5. Which of the following is not a 'Negotiable Instrument' ?

- (1) Bill of Exchange (2) Promissory Note (3) Cheque
(4) Fixed Deposit Receipt (5) Other than those given as options

DATA ANALYSIS & INTERPRETATION

Q.1-3. 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.1.** 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.2.** 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.3.** 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
- Q.4.** 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.5.** 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



DETAILS OF THE ONLINE EXAMINATION PATTERN

- (1) Total duration of examination is 210 minutes. [20 minutes compensatory time 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:

-  You have not visited the question yet.
-  You have not answered the question.
-  You have answered the question.
-  You have NOT answered the question, but have marked the question for review.
-  The question(s) "Answered and Marked for Review" will be considered for evaluation.

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 exam 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:
- 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.
 - Click on **Save & Next** to save your answer for the current question and then go to the next question.
 - 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:
- To select your answer, click on the button of one of the options
 - To deselect your chosen answer, click on the button of the chosen option again or click on the **Clear Response** button
 - To change your chosen answer, click on the button of another option
 - To save your answer, you MUST click on the **Save & Next** button
 - 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.

Navigating through sections:

- (11) Sections in this question paper are displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you are currently viewing is highlighted.
- (12) Candidate can view the corresponding section summary as part of the legend that appears in every section above the question palette.

Submitting the exam:

- (13) After the expiry of time the candidates will not be able to attempt any question or check their answers. On completion of test time, answers of the candidates would be saved automatically by the computer system even if they have not clicked the “Submit” button.
- (14) Please note :
- Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time of the examination.
 - Under no circumstances should a candidate click on any of the ‘keyboard keys’ during the test once the exam starts as this will lock the exam.

1. Immediately after online objective test, Descriptive Paper will be administered online.
2. Candidates will have to answer Descriptive Paper by typing on the computer.
3. Candidates are allowed to use key board to type their answer.
4. Spellcheck facility will not be available for candidates.
5. Candidates can submit their answer paper only after completion of test time i.e. 30 minutes only.

GENERAL INSTRUCTIONS

- (1) Please note date, reporting time and venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Examination to confirm the location so that you are able to report **on time**. 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. (Pasted photograph should be same photograph as was uploaded at the time of application).
- (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, a photocopy of photo identity proof stapled with it and same (currently valid) photo ID in original - **THIS IS ESSENTIAL**. Please submit the call-letter alongwith photocopy of photo identity proof duly stapled together at the end of exam. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving License/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer or by a People's Representative on official letterhead/Identity Card issued by a recognised College or University/Aadhar Card/E-Aadhar Card with a photograph / Employee ID). **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.
- (7) Do not leave your seat unless you are allowed.
- (8) Travelling Allowance not admissible. No travelling allowance or other expenses in connection with the examination will be paid.
- (9) Bank would be analyzing 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 Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Bank reserves right to cancel the candidature of the concerned candidates without any notice and the result of such candidates (disqualified) will be withheld. No objection in this regard shall be entertained.
- (10) You should bring with you a ball-point pen & blue ink stamp pad. Sheets 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** submit these sheets of paper before leaving the venue. You must write your Registration Number, Roll Number, Name and Date of Exam on the rough sheets.
- (11) 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 Bank. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (12) 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.

- (13) 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 effect.
- (14) The PwBD candidates, who want to use facility of scribe, are required to submit a Declaration form (Scribe declaration form) that can be downloaded from Bank's website.
- (15) Following items will not be allowed inside the examination hall (Lab) :-
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 (only transparent water bottle is allowed), Any other item which could be used for unfair means for hiding communication devices like mobile phone, camera, bluetooth devices etc. Any candidate who is found either copying or receiving or giving assistance will be disqualified.
You are advised to avoid wearing ornaments like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc.
- (16) 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
- (17) Rough sheet(s) kept at each candidate desk will be used by candidate. You have to write your Roll Number, Registration Number, Name and date of examination on each of the rough sheet used by you.
- (18) **Candidate must submit the following documents before leaving Lab/Venue:**
- **Call letter**
- **Photocopy of photo ID proof**
- **Rough Sheets**
- **Scribe Declaration Form (if applicable)**
- (19) Candidates will be permitted to move out in an orderly manner one candidate at a time. Please wait for instructions from invigilator and do not get up from your seat until advised.

SOCIAL DISTANCING RELATED INSTRUCTIONS FOR THE EXAM

- 1 Candidate is required to report at the exam venue strictly as per the time mentioned in the Call Letter. Late comers will not be allowed to take the test.
- 2 Items permitted into the venue for Candidates
Candidates will be permitted to carry only certain items with them into the venue.
 - a. Mask (Wearing a mask is compulsory)
 - b. Gloves
 - c. Personal transparent water bottle (Candidates should bring their own water bottle)
 - d. Personal hand sanitizer (50 ml)
 - e. A simple pen and blue ink stamp pad.
 - f. Exam related documents (Call Letter and photocopy of the photo ID proof stapled with it and same ID card in original.)
The name on the ID card and on the Call letter should be exactly the same.
 - g. In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.No other Items are permitted inside the venue.
- 3 Candidate should not share any of their personal belonging/material with anyone
- 4 Candidate should maintain safe social distance with one another.
- 5 If candidate is availing services of a scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50ml) and transparent water bottle. Wearing a mask is compulsory.

WISH YOU GOOD LUCK