



INSTITUTE OF BANKING PERSONNEL SELECTION

INFORMATION HANDOUT FOR CANDIDATES APPEARING FOR ONLINE EXAMINATION FOR LAW OFFICER

This handout is meant to give the candidates information in respect of the online examination.

Part-I of this handout gives you broad outline about the structure of the examination and some sample questions.

Part-II of this handout describes the details of online objective type test and details of method of indicating answers, revising answers etc.

PART I :

The structure of examination will be as follows :

Sr. No.	Name of the Test	No. of Questions	Max. Marks	Duration	Version
1.	Reasoning	50	25	35 minutes	English
2.	English Language	50	50	35 minutes	
3.	General Awareness	50	50	20 minutes	
4.	Professional Knowledge	50	75	50 minutes	
	Total	200	200	140 minutes	

Tests are separately timed and will be administered one after the other. Candidates have to attempt each test in the time allotted to that particular test only.

All the questions will be of objective type with multiple choices. Out of the five answers to each question only one will be correct answer. You have to find out the correct answer and indicate it by 'Mouse-clicking' on the computer. You are advised not to answer questions by guessing.

There will be penalty for wrong answers. For each wrong answer 0.25 of the marks assigned to that question will be deducted as penalty.

SAMPLE QUESTIONS

REASONING

This is a test to see how well you can think. It contains questions of various kinds. Here are some sample questions.

Directions : In each of the following questions, there is a group of letters or words given. Four of the five are alike in a certain way, while one is different. Find out the one which is different.

Q.1. (1) black (2) red (3) green (4) yellow (5) paint

Of the five, 'black', 'red', 'green', and 'yellow' form a group as they are names of colours. 'Paint' is not the name of a colour. Therefore (5) is the answer.

Now try to solve the following question.

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

Following are the questions based on analogy.

- Q.3.** "Foot" is related to "Man" in the same way as "Hoof" is related to _____
(1) Leg (2) Horse (3) Dog (4) Boy (5) Shoe

In the above example, with which one of the five, "Hoof" has the same relationship as "Foot" has to "Man" ? The answer is "Horse", which is answer number (2).

Now try the following questions.

- Q.4.** "Day" is related to "Night" in the same way as "Kind" is related to _____
(1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude

Now try the following questions.

- Q.5.** If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.

- (1) T (2) P (3) M (4) S (5) X

- Q.6.** Some leaders are dishonest. Satyapriya is a leader. Which of the following inferences definitely follows from these two statements ?
(1) Satyapriya is honest (2) Satyapriya is dishonest (3) Some leaders are honest
(4) Leaders are generally dishonest (5) Satyapriya is sometimes dishonest

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.

Direction : Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

- Q.7.** He quickly glanced the book to find what it said about the Indian economy.
(1) at (2) through (3) in (4) to (5) over

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

- Q.8.** The counsel urged the court to down the obnoxious law.
(1) enact (2) enforce (3) cancel (4) strike (5) declare

- Q.9.** The local official the Minister of the situation.
(1) explained (2) warned (3) apprised (4) told (5) intimated

Directions : Read each sentence given below to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is '5'.

(Ignore errors of punctuations, if any)

- Q.10.** I am twenty / two years old / when I first / joined the bank. No error
(1) (2) (3) (4) (5)

The error is in (1). Therefore the answer is '1'.

- Q.11.** To the Hindus / the Ganga is / holier than / any other river. No error
(1) (2) (3) (4) (5)

In this question, there is no error; Hence the right answer to this question is '5'.

Now attempt the following question.

- Q.12.** Of all the teachers / in our school / our class teacher / were very strict. No error
(1) (2) (3) (4) (5)

Directions : In each of the following questions select from amongst the five alternatives, the word **nearest in meaning** to the word given in capitals.

Q.13. CENTENARY
(1) a guard (2) a hundred years (3) a very old man (4) hundred runs (5) hundredth anniversary

Q.14. TRIUMPH
(1) conquer (2) smash (3) earn (4) brave (5) capture

Directions : In each of the following questions, select from amongst the five alternatives, the word **most opposite** in meaning of the word given in capitals.

Q.15. LIVELY
(1) simple (2) weak (3) dull (4) angry (5) moron

Q.16. INADVERTENT
(1) adequate (2) available (3) sluggish (4) negligent (5) intentional

In addition to the above questions, there will be a passage in English for comprehension. You will be asked questions based on the passage.

There may be some other types of questions also.

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.17. 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.18. 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.19. 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.20. 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






PROFESSIONAL KNOWLEDGE

Q.21. After the balance sheet and the profit and loss account have been laid before an Annual General Meeting of a Company, the same has to be filed with the Registrar of Companies within _____ days of AGM.
(1) 60 (2) 45 (3) 30 (4) 20 (5) 15

Q.22. Which of the following is lawful object of a contract ?
(1) Forbidden by law (2) Fraudulent (3) Injurious to a person or property
(4) Opposed to public policy (5) Other than those given as options

Part II

Details about On-line Test Pattern

1. The test would be conducted on-line i.e. on a computer.
 2. 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.
 3. 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.
 4. Thereafter the instructions will be displayed on the screen.
 5. 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.
 6. After clicking on the 'I am ready to begin' button the actual **test time** will begin.
 7. There will be 200 Questions and each question is followed by 5 alternatives/options.
 8. The questions will be available in English Language only.
 9. Only one question will be displayed at a time.
 10. All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**
 11. The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
 12. The question palette at the right of screen shows one of the following statuses of each of the questions numbered:
 -  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.
 -  You have answered the question but marked it for review.
- The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
13. To select a question to answer, you can do one of the following :
 - (a) Click on the question number on 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 answer to current question and to go to the next question in sequence.
 - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.

14. To select your answer, click on one of the option buttons.
15. To change your answer, click another desired option button.
16. To save your answer, you MUST click on **Save & Next**.
17. To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
18. To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
19. To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
20. **Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
21. Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.
22. You can navigate only within the test during the time allotted for each test. Once the allotted time for the test ends, you will move to the next test. You cannot move back to the earlier test.
23. You can move the mouse cursor over the section names to view the status of the questions for that section.
24. The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/adoption of unfair means and such a candidate would be liable for debarment from appearing for tests for a period as decided by Bank.
25. The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the test.
26. After the expiry of Test, the candidates will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system even if he/ she has not clicked the "Submit" button.
27. **Please note :**
 - (a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
 - (b) **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

General

1. You may visit the **test** centre at least one day before the test to confirm the location so that you are able to report on time on the day of the test.
2. Carry a pen with you. A sheet of paper will be provided which can be used for rough work and taking down the question number which you may like to review at the end before pressing the 'Submit' button.

Please Note : Candidates who are shortlisted after examination will be required to go through a Group Exercise followed by Personal Interview in Mumbai tentatively during the month of August 2017.