



## INFORMATION HANDOUT – PROBATIONARY OFFICERS - 2014

**This handout contains information about the online exam that you are going to take on 14<sup>th</sup> December 2014. Hence you are advised to go through this information handout carefully as it may help you in preparing for the examination.**

### **General Instructions:**

1. Before appearing for the Online Examination you should strictly ensure that you fulfill the eligibility criteria in all respects. If at any stage, it is found that a candidate does not satisfy the eligibility criteria or the information furnished by him/her in the application form is incorrect, his / her application is liable to be cancelled at any stage. Candidates appearing for the Online Test will do so at their own risk of eventually forfeiting their candidature for want of meeting the eligibility criteria.
2. Your admission to the online test is strictly provisional. The mere fact that the call letter has been issued to you does not imply that your candidature has been accepted by the Bank or that the entries made by you in your online application for examination have been accepted by the Bank as true and correct. Please also note that this Admit Card does not constitute an offer of appointment.
3. Please check carefully your Name, Registration No., etc. in the Admit Card.
4. **Particulars to be noted:** Please note carefully your **Application Number, Roll Number** and **venue for the examination** given in the Admit Card for future reference or keep a photocopy of the admit card with you.
5. Any request for change of Test Location, Date and Timing will not be entertained.
6. Admission to the Test Center will be only on production of this admit card a valid photo identity proof.
7. In case the photograph is not uploaded / printed above or is not visible / clear, the candidate should affix his / her recent passport size photograph & signature in the space provided and get it attested by a Gazetted Officer.
8. Candidates are advised to make sure about the location of Test Centre in advance so that he / she arrives for the examination on the specified date & time at the Test Centre.
9. **Admit Card to be surrendered:** Please bring the Admit Card and a valid photo identity proof (like Passport copy, Driving License, Voter ID card, Aadhar Card or PAN Card) in original and one photocopy, when you appear for the Online Test. You have to append your signature in the space provided for Applicant's Signature **only in the presence of the Invigilator** in the Examination Hall. If you come to the examination hall without the Admit Card or valid photo identity proof, you will not be permitted to appear for the online test. You should hand over your Admit Card and the photocopy of the photo identity proof to the invigilator in the Examination Hall, when he / she collects the Admit Card from the candidates. You should retain your photo identity proof after the invigilator checks it.
10. **Compliance with Instructions:** You should scrupulously follow the instructions given by the test administrator and Invigilators at the examination venue, at all stages of the examinations 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.

11. Calculators, mobile phones, books or written notes will not be allowed inside the premises of the Examination. Candidates are advised in their own interest not to bring any of the banned items including mobile phones to the examination venue, as arrangement for their safekeeping cannot be assured. Any candidate who is found copying or receiving / giving assistance will be disqualified.
12. Any kind of canvassing, direct or indirect will result in disqualification of the candidature.

**Test Instructions:**

1. Candidates are advised report at the Examination Centre assigned to them 30 minutes before the commencement of the test. You will not be allowed to enter in the Examination Hall after 10 minutes of the commencement of the test nor will you be allowed to leave the premises before the exam is over.
2. Candidates must ensure that his signature and invigilator’s signature appended (in the space provided for it) on the Admit Card as well as on attendance sheet, failing which the Online Test will be treated as invalid.
3. Test Duration is 90 minutes. Read carefully the instructions given in each section.
4. The Online Test will consist of 200 Multiple Choice Questions with 50 questions each in Verbal Ability, Numerical Ability &, Analytical Ability and 25 questions each in Computer Awareness and Banking Awareness. There will be no negative marking.
5. For each question, there are four alternative choices. One of them is the correct answer. Mark your response by choosing the correct option.
6. After the Test is over you have to submit the Admit Card and the rough sheet to the invigilator.
7. Any candidate found using unfair means/reporting late/without Admit Card will be debarred from the exam.

**SELECTION PROCESS:**

Selection will be on the basis of performance in online examination and Personal Interview. Those candidates who come out successful in the online examination shall be called for Personal Interview based on the marks secured in the online examination.

**ONLINE TEST:**

The Objective type Test consists of (i) Numerical Ability, (ii) Analytical Ability, (iii) Verbal Ability, (iv) Banking Awareness. (v) Computer Awareness (Total 200 questions carrying total weightage of 200 marks with total time duration of 90 minutes).

<b>S. No.</b>	<b>Name of Test</b>	<b>Number of Questions</b>
1	Numerical Ability	50
2	Analytical Ability	50
3	Verbal Ability	50
4	Banking Awareness	25
5	Computer Awareness	25
<b>Total</b>		<b>200</b>

## Section 1: Verbal Ability

Directions for Questions 1:

Read the passage and answer the question that follows.

Don't we say, "There's no place like home"? That's certainly what animals feel. Animals are territorial. That is the key to their minds. Only a familiar territory will allow them to fulfill the two relentless imperatives of the wild: the avoidance of enemies and the getting of food and water. A biologically sound zoo enclosure - whether cage, pit, moated island, corral, terrarium, aviary or aquarium - is just another territory, peculiar only in its size and in its proximity to human territory. That, it is so much smaller than what it would be in nature stands to reason. Territories in the wild are large not as a matter of taste but of necessity.

In a zoo, we do for animals what we have done for ourselves with houses - we bring together in a small space what in the wild is spread out. Whereas before for us the cave was here, the river there, the hunting grounds a mile away, the berries somewhere else - all of them infested with enemies and poison ivy - now the river flows through taps at hand's reach and we can wash next to where we sleep, we can eat where we have cooked, and we can surround the whole with a protective wall and keep it clean and warm. A house is a compressed territory where our basic needs can be fulfilled close by and safely.

A sound zoo enclosure is the equivalent for an animal (with the noteworthy absence of a fireplace or the like, present in every human habitation). Finding within it all the places it needs - a lookout, a place for resting, for eating and drinking, for bathing, for grooming and finding that there is no need to go hunting, food appearing six days a week - an animal will take possession of its zoo space in the same way it would lay claim to a new space in the wild - exploring it and marking it out in the normal ways of its species, with sprays of urine perhaps.

Once this moving-in ritual is done and the animal has settled, it will not feel like a nervous tenant, and even less like a prisoner, but rather like a landholder, and it will behave in the same way within its enclosure as it would in its territory in the wild, including defending it tooth and nail should it be invaded. Such an enclosure is subjectively neither better nor worse for an animal than its condition in the wild. One might even argue that if an animal could choose with intelligence, it would opt for living in a zoo, since the major difference between a zoo and the wild is the absence of parasites and enemies and the abundance of food in the first. Think about. Would you rather stay at the Ritz with free room service and access to a doctor or be homeless without a soul to care for you?

1) According to the author, what is the difference between houses and zoos?

- A) Humans make zoos for animals while houses are made by men themselves.
- B) There is no semblance of a hearth or fireplace in a zoo.
- C) Humans voluntarily choose to live in houses while animals are forcibly put in cages in zoos.
- D) There is no difference; both are just enclosures or territories.

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Directions for Questions 2-3:

Choose the option which will CORRECTLY fill the blank/s.

2) He was appointed as Principal \_\_\_\_\_ the college but he was unequal \_\_\_\_\_ the task

- A) of; to
- B) in; with
- C) with; by
- D) of; within

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3) I'm feeling a bit \_\_\_\_\_ the weather at the moment, but I'm sure I'll be okay tomorrow.

- A) above
  - B) over
  - C) below
  - D) under
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Directions for Question 4:

Identify the word which is OPPOSITE in meaning to the word given below.

4) ENDANGER

- A) Secure
  - B) Guard
  - C) Ensure
  - D) Guarantee
- 

Directions for Question 5:

Choose the word nearest in meaning to the word in ITALICS from the given options.

5) The completely *mercenary* attitude of many Indian families to marriage has to be condemned.

- A) Money-minded
  - B) Prejudiced
  - C) Orthodox
  - D) Religious
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Section 2: Numerical Ability

6) Sandeep gave 20% of the amount with him to Sudhakar, 30% of the remaining to Harish, 40% of the remaining to Yagnesh and 50% of the remaining to Bhawana. Who got the greatest amount?

- A) Sudhakar
- B) Harish
- C) Yagnesh
- D) Bhawana

7) A committee of 6 members is to be formed from a group of 6 men and 4 women. In how many ways can the committee be formed if Mr. Ajay refuses to join when Ms. Anitha is in the committee?

- A) 112
- B) 140
- C) 70
- D) 240

8) There are 8 letters and corresponding 8 envelopes. If 8 letters are placed into 8 envelopes randomly, find the number of ways that exactly one letter is placed into wrong envelope.

- A) 1
- B) 0
- C) 8
- D) 7

9) A varies directly with the sum B and C. B varies directly with D, and C varies directly with  $\sqrt{D}$ . When  $D = 16$ ,  $A = 44$ . When  $D = 36$ ,  $A = 90$ . Find A when  $D = 64$ .

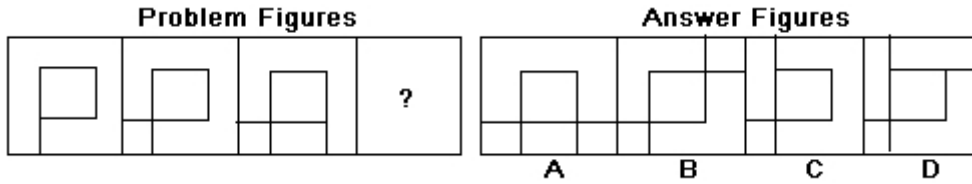
- A) 152
- B) 144
- C) 136
- D) 160

10) In still water, a man would take  $\frac{3}{4}$  th of an hour to swim 900 m. He crossed a river of width 410 m in the minimum possible time. His crossing speed was 20.5 m/minute. Find the speed of river.(in m/minute).

- A) 2.5
  - B) 3
  - C) 4.5
  - D) 5
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Section 3: Analytical Ability

11) In the following question, three figures, that follow a certain sequence or pattern are given. Find the next figure in the sequence from the answer choices provided below.



- A) A
- B) B
- C) C
- D) D

Directions for Question 12:

In the following question, mark

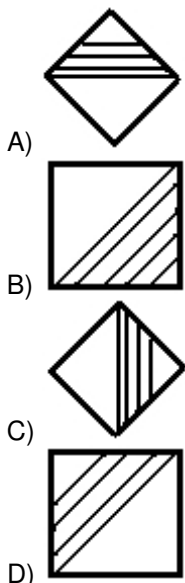
- 1, if statement I alone can help determine the conclusion.
- 2, if statement II alone can help determine the conclusion.
- 3, if statement I and II taken together can help determine the conclusion.
- 4, if none of the statements, taken together or separately, can help determine the conclusion.

12) Conclusions: Tom lost his sight in an accident.

Statement I: Tom lost his sight.  
Statement II: Tom was hit by a car.

- A) 1
- B) 2
- C) 3
- D) 4

13) Find the odd one out.



14) If SAMUEL is written as TZNTFK, what is the code for MANUAL?

- A) LZOVBM
  - B) NZOTBK
  - C) NZOSBM
  - D) LZOVMZMSW
- 

15) Which of the given options logically follows the given statement?

If you drop the phone it will break

- a) The phone fell down
- b) The phone did not break
- c) The phone broke
- d) The phone did not fall

- A) db
  - B) ca
  - C) ab
  - D) bd
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Section 4: Computer Awareness

16) Which of the following options is the correct extension of a Word document?

- A) .ppt
- B) .doc
- C) .txt
- D) .xls

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17) Which of the following displays the contents of the active cell?

- A) Namebox
- B) RowHeadings
- C) Formulabar
- D) Taskpane

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18) What is the full form of Email?

- A) Electronic Mail
- B) Enter Mail
- C) End Mail
- D) Electric Mail

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19) Which key combination allows you to fetch a string / character from the browser?

- A) Alt + F
- B) Ctrl + X
- C) Alt + X
- D) Ctrl + F

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20) Which function key is used as a shortcut for refreshing?

- A) F9
  - B) F8
  - C) F5
  - D) F10
-



Section 5: Banking Awareness

21) Inability of the bank to pay to the deposit holders on time is called

- A) Market risk
  - B) Interest rate risk
  - C) Liquidity risk
  - D) Credit risk
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22) Loans to small scale industries come under which of the following?

- A) Asset based lending
  - B) Non priority sector lending
  - C) Non fund based lending
  - D) Priority Sector lending
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23) Which of the following is NOT a money market instrument?

- A) Commercial paper
  - B) Certificate of deposit
  - C) Treasury bill
  - D) Equity shares
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24) 'Repo' refers to

- A) Recurring deposit
  - B) Revolving loan
  - C) Repurchase agreement
  - D) Returnable security
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25) Which of the following is a leverage ratio?

- A) Current ratio
  - B) Debt equity ratio
  - C) Inventory turnover ratio
  - D) Cash ratio
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