



Bank of India

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INFORMATION HANDOUT

ONLINE EXAMINATION FOR RECRUITMENT OF OFFICERS IN VARIOUS STREAMS UPTO SCALE IV ON REGULAR AND CONTRACT BASIS IN BANK OF INDIA

PROJECT NO.: 2021-22/3 NOTICE DATED 1.12.2021

ON REGULAR BASIS

SR. NO.	NAME OF THE POST	GRADE/SCALE
1	Economist	MMGS-II
2	Statistician	MMGS-II
3	Risk Manager	MMGS-III
4	IT Officer (Data Centre)	JMGS-I
5	Tech Appraisal	MMGS-II
6	Credit Analyst	SMGS-IV
7	Credit Officers	JMGS-I

ON CONTRACT BASIS

SR. NO.	NAME OF THE POST	GRADE/SCALE
1	Senior Manager IT	MMGS-III
2	Manager IT	MMGS-II

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.

ONLINE EXAMINATION

In the online examination there will be following objective test :

Sr. No.	Name of the Tests	No. of Ques.	Maximum Marks	Duration	Version
1	English Language	50	50	Composite Time of 150 Minutes	English
2	Professional Knowledge	50	100		Bilingual
3	General Awareness with special reference to Banking Industry	25	25		Bilingual
	TOTAL	125	175		

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

Qualifying marks stipulated above are for General/EWS Category candidates. 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.

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.

SAMPLE QUESTIONS

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.

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 |

PROFESSIONAL KNOWLEDGE

ECONOMIST (MMGS-II)

- Q.1.** Which of the following statements is correct about an expansionary fiscal policy?
- (1) Fiscal expansion will raise equilibrium level of income by shifting IS curve to the right although LM curve is the same and this will raise rate of interest with no multiplier effect.
 - (2) Expansionary fiscal policy will raise equilibrium level of income and rate of interest by shifting IS curve to the right and increase in income will be the full effect of multiplier
 - (3) Expansionary fiscal policy will raise equilibrium level of income and rate of interest by shifting IS curve to the right but increase in income cannot be equal to the full effects of multiplier due to crowding out of private investment.
 - (4) Expansionary fiscal policy will raise equilibrium level of income and rate of interest by shifting IS curve to the right and there is no crowding out effect if there are unemployed resources in the economy
 - (5) None of those given as options

STATISTICIAN (MMGS-II)

- Q.1.** In statistical hypothesis test of equality such as $H_0 : \mu = 10$ against $H_0 : \mu \neq 10$ is tested at level of significance $\alpha = 5\%$ means _____
- (1) 95% of the time we will make an incorrect inference
 - (2) 5% of the time we will say that there is a real difference when there is no difference
 - (3) 5% of the time we will say that there is no real difference when there is a difference
 - (4) 95% of the time the null hypothesis will be correct
 - (5) None of those given as options

RISK MANAGER (MMGS-III)

- Q.1.** A bank prepares 'Structural liquidity report' as a part of its ALM exercise. This report does not _____.
- (1) Come into use for measuring and monitoring liquidity risk
 - (2) use cash flow approach to measure and monitor liquidity risk
 - (3) use residual maturity of assets and liabilities to arrive at the maturity gaps
 - (4) use stock approach to measure and monitor liquidity risk
 - (5) use maturity gap analysis as a technique for managing liquidity risk

IT OFFICER (DATA CENTRE) (JMGS-I)

- Q.1.** "Susan sets up a firewall that keeps track of the status of the communication between two systems and allows a remote system to respond to a local system after the local system starts communication." What type of firewall is Susan using?
- (1) A static packet filtering firewall
 - (2) A stateful packet inspection firewall
 - (3) An application-level gateway firewall
 - (4) A circuit-level gateway firewall
 - (5) Deep packet inspection

TECH APPRAISAL (MMGS-II)

- Q.1. Projects are typically implemented in a Special Purpose Vehicle, which is a _____
- (1) Distinct corporate entity incorporated with the objective of implementing and operating the project
 - (2) Division within the parent company with the objective of implementing and operating the project
 - (3) Distinct corporate entity incorporated with the objective of screening the project
 - (4) A corporate entity for arranging the funds for project
 - (5) A corporate entity providing the technical assistance only for the project

CREDIT ANALYST (SMGS-IV)

- Q.1. From the following, compute the Current Ratio and Quick Ratio of the unit.

Liabilities		Assets	
Bank Loans	900	Cash	10
Creditors	300	Stock	700
Capital	910	Book Debts	800
		Advance for Stock	100
		Fixed Assets	500
	2110		2110

- (1) 1.26, 0.59 (2) 1.15, 0.49 (3) 1.62, 0.37 (4) 1.34, 0.76 (5) 1.29, 0.49

CREDIT OFFICERS (JMGS-I)

- Q.1. Which among the following will you rank highest in terms of safe credit risk?
- (1) Current Ratio 1.40, Debt Equity Ratio 3.2, DSCR 1.67
 - (2) Interest Coverage Ratio 5, DSCR 2.35, Asset Coverage ratio 1.53
 - (3) Asset Coverage ratio 1.20, Current ratio 1.42, DSCR 1.98
 - (4) Debt Equity ratio 3.1, Quick ratio 0.98, Interest Coverage ratio 3.90
 - (5) Asset Coverage ratio 1.33, Current ratio 1.33, DSCR 1.33

SENIOR MANAGER IT (MMGS-III)

- Q.1. The syntax of the balancer command is `hdfs balancer -threshold <threshold>`. Here, threshold is the balancing threshold expressed in _____.
- (1) Sigmoid (2) Degree (3) Mod (4) Percentage (5) Exponential

MANAGER IT (MMGS-II)

- Q.1. For Big Data, _____ machine is a single point of failure for an HDFS cluster.
- (1) DataNode (2) NameNode (3) ActionNode (4) MapNode (5) MapReduce


GENERAL AWARENESS WITH SPECIAL REFERENCE TO BANKING INDUSTRY


- Q.1. National Securities Depository Limited (NSDL), an electronic securities depository, was promoted in 1996 by IDBI, UTI, leading public and private sector banks and _____
- (1) Bombay Stock Exchange (BSE) Limited
 - (2) National Stock Exchange of India (NSE) Limited
 - (3) Multi Commodity Exchange of India (MCX) Limited
 - (4) Indian National Multi-Commodity Exchange (NMCE) Limited
 - (5) National Commodity & Derivative Exchange (NCDEX) Limited


- Q.2.** According to Socio Economic and Caste Census (SECC) exercise that started in 2011 the total number of households in India are around
 (1) 17.39 crore (2) 19.39 crore (3) 21.39 crore (4) 24.39 crore (5) 27.39 crore
- Q.3.** Which taxes at the Central level are being subsumed into GST?
 (1) Central Excise Duty (2) Additional Excise Duty (3) Service Tax
 (4) Special Additional Duty of Customs (5) All the given options
- Q.4.** RBI has issued guidelines based on the Basel III reforms on capital regulation to the extent applicable to banks operating in India. The Basel III capital regulations continue to be based on three mutually reinforcing Pillars. In this connection, which among the following is not a part of such Pillars ?
 (1) Minimum Capital requirement
 (2) Profit Maximization
 (3) Supervisory review of Capital Adequacy
 (4) Market Discipline of the Basel II capital adequacy framework
 (5) All the given options are pillars


DETAILS OF THE ONLINE EXAMINATION PATTERN

1. Total duration of examination is 150 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:

 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.

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:
 - 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.

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 :
 - a) Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time of the examination.
 - b) 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.

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** (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. (The same photograph as was 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) Biometric data (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 (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).

- (6) 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.
- (7) 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 along with photocopy of photo identity proof duly stapled together by putting it in the designated drop box. 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 People's Representative (on official letterhead) / Valid recent 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. Photo ID should be valid as on the day of 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) 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.
- (11) You should bring with you a ball-point pen and 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 by putting them in the designated drop box before leaving the venue. You must write your Registration Number and Roll No. on the rough sheets.
- (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 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.
- (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 effect.
- (15) 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.
- (16) 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 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.
After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.

- (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

SOCIAL DISTANCING MODE CONDUCT OF EXAM RELATED INSTRUCTIONS

- 1 Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter. **Late comers will not be allowed to take the test.**
- 2 Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.
- 3 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 ink stamp pad**
 - f. **Exam related documents (Call Letter and Photocopy of the photo ID card stapled with it, same ID Card in Original.) The name on the ID 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.**
- 4 Candidate should not share any of their personal belonging/material with anyone.
- 5 Candidate should maintain safe social distance with one another.
- 6 Candidate should stand in the row as per the instructions provided at venue.
- 7 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. Both candidate and Scribe will require to be wearing N95 Mask.
- 8 A Candidate must have AarogyaSetu App installed on his mobile phone. The AarogyaSetu status must show candidate's risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with Call Letter) and show the same to the Security Guard at the entry into the exam venue. Candidates with Moderate or High Risk Status on AarogyaSetu App will not be allowed entry. In case any of the responses in declaration suggest COVID 19 infection/symptoms, the candidate will not be permitted inside the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions.)
- 9 After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting
- 10 All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature. In case, any person is observed to be having above normal temperature (> 99.14° F) or displaying any symptoms of the virus, they will not be allowed entry into the venue.

11 In candidate registration :

- a. **Candidate registration will be done through photo and Biometric capture of Right thumb impression (with adequate sanitization). Photo captured will be matched with the photo uploaded by you in the application. You must NOT change your appearance from the photo uploaded by you.**
- b. **Seat number will be given to the candidate.**

12 Rough sheet, call letter and ID proof management

- **Rough sheet(s) kept at each candidate desk will be used by candidate.**
- **Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy**
- **Candidate must drop the rough sheets, call letter, ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam officials.**

13 Post Examination Controls

- **On completion of examination, Biometric verification of Right thumb impression will be done for each candidate (with adequate sanitization).**
- **The 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.**

WISH YOU GOOD LUCK