



BANK OF INDIA

**Head Office : Star House, C-5, G Block, Bandra Kurla Complex,
Bandra (East), Mumbai - 400051.**

INFORMATION HANDOUT

RECRUITMENT OF OFFICERS UPTO SCALE IV (06.12.2020)

Post code	Name of post	Grade/ scale
01	Economist	SMGS-IV
02	Economist	MMGS-II
03	Statistician	MMGS-II
04	Risk Manager	SMGS-IV
05	Risk Manager	MMGS-III
06	Credit Analyst	SMGS-IV
07	Credit Officers	JMGS-I
08	IT (Fintech)	SMGS-IV
09	IT (Fintech)	MMGS-III
10	IT (Fintech)	MMGS-II
11	IT (Data Scientist)	SMGS-IV
12	IT (Data Analyst)	MMGS-III
13	IT (Data Analyst)	MMGS-II
14	IT (Info. Security)	SMGS-IV
15	IT (Info. Security)	MMGS-III
16	IT (Info. Security)	MMGS-II
17	Tech Appraisal	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 tests.

Sr. No.	Name of the Tests	No. of Questions	Maximum Marks	Duration
1	English Language	50	50	150 Minutes
2	General Awareness with special reference to Banking Industry	50	50	
3	Professional Knowledge	75	75	
	Total	175	175	

The above tests except the Test of English Language will be available bilingually, i.e. in English and Hindi.

- **Penalty for wrong answers**

There will be penalty for wrong answers marked in the Online Test. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 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.

- The total marks allotted for Interview are 35. The minimum qualifying marks in interview will not be less than 40%. The combined final score of candidates shall be arrived at on the basis of aggregate scores obtained by the candidates in the Online Examination and Interview. Interview score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed. A candidate should qualify both in the Online Examination and interview and be sufficiently high in the merit to be shortlisted for subsequent provisional allotment process.

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

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.1.** 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.2.** 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.3.** 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.4.** 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

Professional Knowledge

Economist Scale IV

- Q.1.** The Laffer curve is the graphical representation of _____
(1) The relationship between tax rates and absolute revenue these rates generate for the government
(2) The inverse relationship between the rate of unemployment and the rate of inflation in an economy.
(3) The inequality in income distribution
(4) The relationship between environmental quality and economic development.
(5) None of those given as options

Economist Scale II

- Q.1. Price discovery, Resource allocation, Risk reduction and liquidity are the functions of _____
- (1) Commodity derivatives market (2) Traders (3) Speculators
(4) Wholesalers (5) Distributors

Statistician Scale II

- Q.1. A Type II error occurs in hypothesis testing when
- (1) The null hypothesis is false and accepted
(2) The null hypothesis is false and rejected
(3) The null hypothesis is true and accepted
(4) The null hypothesis is true and rejected
(5) The standard error of the sample statistic is incorrectly calculated

Risk Manger Scale IV

- Q.1. Perpetual Non-Cumulative Preference Shares (PNCPS) to Qualify for Inclusion as Tier I Capital can be issued with _____
- (1) Put option only (2) Either Put option or Step up option
(3) Call option only (4) With any option
(5) Neither put option nor call option nor step up option

Risk Manager Scale III

- Q.1. Critical Staff working in sensitive areas like Treasury have to go on mandatory leave periodically as decided by the bank. This condition is to mitigate ..
- (1) Legal risk (2) Market risk (3) Operational risk
(4) Regulatory risk (5) Compliance risk

Credit Analyst Scale 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	Bank 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 Officer Scale 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

IT (Fintech) Scale IV

- Q.1. What is an output of following python programs ?
T = (1, 2, 3, 4, 5, 6, 7, 8)
print(T[T.index(5)], end = “ “)
print(T[T[T[6]-3]-6])
(1) 4 2 (2) 4 1 (3) 5 IndexError (4) 4 0 (5) 5 8

IT (Fintech) Scale III

- Q.1. A hosted medical records service is an example of which cloud model ?
(1) IaaS (2) BaaS (3) PaaS (4) CaaS (5) SaaS

IT (Fintech) Scale II

- Q.1. A _____ is a legal device that provides the creator of a work of authorship the right to control how the work is used and protects that person's expression on a specific subject.
(1) patent (2) copyright (3) Trademark (4) Trade secret (5) cyberlaw

IT (Data Scientist) Scale IV

- Q.1. What will be the result of the following SQL Query : SELECT * FROM tbl LIMIT 10;
(1) Retrieves 10th row from tbl
(2) Retrieve first 10 rows from tbl
(3) Retrieve first 9 rows from tbl
(4) Retrieve 10 rows from tbl starting from the 10th row
(5) Retrieve 10 rows from tbl starting from the 9th row

IT (Data Analyst) Scale III

- Q.1. What error occurs when you execute the following statement in Python ? print (hello)
(1) TypeError (2) SyntaxError (3) NameError (4) no error (5) ObjectError

IT (Data Analyst) Scale II

- Q.1. _____ types of stored procedures are present in SQL Server
(1) 6 (2) 3 (3) 2 (4) 5 (5) 4

IT (Info- Security) Scale IV

- 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

IT (Info- Security) Scale III

- Q.1. The _____ utility makes use of ICMP for the time exceeded in transit message, the destination unreachable message.
(1) icmpstat (2) netstat (3) whasup (4) traceroute (5) nslookup

IT (Info- Security) Scale II

- Q.1. To prevent layer 7 DDoS attacks, _____ DDoS detection and prevention devices need to be put in place.
(1) cloud (2) partial (3) on-premise (4) unary (5) floating

Technical Appraisal Scale II






- Q.1. Structural steel sections used for construction of beam is also designated as _____
(1) ISMB (2) ISA (3) ISBT (4) ISSC (5) CBSE

The candidates for the following posts can use on screen normal calculator (non–scientific) during examination



- **Economist (MMGS - II)**
- **Economist (SMGS-IV)**
- **Statistician (MMGS – II)**
- **Risk Manager (MMGS-III)**
- **Risk Manager (SMGS-IV)**
- **Credit Analyst (JMGS- I)**
- **Credit Analyst (SMGS-IV)**

DETAILS OF THE ONLINE EXAMINATION PATTERN

1. Total duration of examination is 150 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:

-  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:
 - 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. After clicking the Save & Next button on the last question for a section, you will automatically be taken to the first question of the next section.
13. You can shuffle between tests and questions anytime during the examination as per your convenience only during the time stipulated
14. Candidate can view the corresponding section summary as part of the legend that appears in every section above the question palette.

Submitting the exam:

15. 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.
16. 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, 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. (Preferably 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) 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 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 with photograph issued by a Gazetted Officer (on official letterhead)/Photo Identity proof issued by a People's Representative along with a photograph (on official letterhead)/Identity Card issued by a recognised College/University/Aadhar/E-Aadhar Card with a photograph / Bar Council Identity card with 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.
- (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. 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.
- (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 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 camera, bluetooth devices 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. 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

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 AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual's time slot ONLY. Candidates should report atleast 15 minutes before the Reporting time.**
- 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 must bring their own water bottle)**
 - d. **Personal hand sanitizer (50 ml)**
 - e. **A simple pen**
 - 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/her 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 this 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 capture. 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. **Photograph will be taken while candidate is standing.**
 - c. **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, 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