INFORMATION HANDOUT

ONLINE EXAMINATION FOR RECRUITMENT OF ZONE BASED OFFICERS IN JMGS-I

(DATE OF EXAMINATION: 15.03.2025)

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 EXAMINATIONs

In the online examination there will be following objective test:

Sr. No.	Name of the test	No. of Qs.	Maximum Marks	Duration
1	English Language	20	20	15 minutes
2	Banking Knowledge	60	60	35 minutes
3	Computer Knowledge	20	20	15 minutes
4	Present Economic Scenario & General Awareness	20	20	15 minutes
	Total	**120**	**120**	**80 minutes**

- The above tests except the Test of English Language will be available bilingually, i.e. in English and Hindi. All questions will be objective type with five options.

- There is no negative marking in this Online Examination.

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. Read the sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. That part is the answer. If there is no error, the answer is 'No error'. (Ignore the errors of punctuation, if any).

The regaining of freedom / as we well know has given rise for / many dormant issues /
      (1)   (2)   (3)
and conflicts in our society.   No error
    (4)   (5)

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

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

Q.4. Pick out from the words given below this sentence the word which would complete the sentence correctly and meaningfully.

He wants me to look _____ his garden during his absence.
(1) at   (2) over   (3) after   (4) into   (5) from

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

Q.5. LETHAL   (1) light   (2) dangerous   (3) deadly
       (4) cruel   (5) thoughtless

Q.6. CENTENARY   (1) a guard   (2) a hundred years   (3) a very old man
       (4) a hundred runs   (5) a hundredth anniversary

BANKING KNOWLEDGE

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

COMPUTER KNOWLEDGE

Q.1. Every component of your computer is either _____
(1) software or CPU / RAM   (2) hardware or software
(3) application software or system software   (4) an input device or output device
(5) Other than those given as options

Q.2. Which of the following is a popular Computer Language ?
(1) A +   (2) BA +   (3) C ++   (4) CA +   (5) Other than those given as options

Q.3. The function of CPU is _____
(1) to provide external storage of text   (2) to create a hard copy
(3) to create a new software   (4) to read, interpret and process the information and instruction
(5) Other than those given as options

Q.4. Oracle is _____
(1) Application Software   (2) Date Base   (3) Antivirus Software
(4) Programme   (5) Other than those given as options

Q.5. A NIC sends data in discrete chunks called _____ .
(1) Segments   (2) Sections   (3) Frames   (4) Layers   (5) Fragments

PRESENT ECONOMIC SCENARIO & GENERAL AWARENESS

Q.1. Which of the following stands for I in RBI ?
(1) India   (2) International   (3) Insurance   (4) Income   (5) Institute

Q.2. In which of the following states is the number of people living below poverty line the maximum ?
(1) Bihar   (2) Andhra Pradesh   (3) Uttar Pradesh   (4) Rajasthan   (5) Orissa

Q.3. OSCAR awards are given for best performance in which of the following field ?
(1) Films   (2) Literature   (3) Sports   (4) Science   (5) Social Service

Q.4. Monetary policy is concerned with _____
  (1) changes in the supply of money
  (2) buying and selling of financial instruments
  (3) reducing unemployment
  (4) changes in the supply of money & reducing unemployment
  (5) Other than those given as options

Q.5. Which of the following stands for I in IRDA ?
  (1) Indian   (2) International   (3) Insurance (4) Income   (5) Institute

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DETAILS OF THE ONLINE EXAMINATION PATTERN

1. 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.

2. Total duration of examination is 80 minutes. [20 minutes Compensatory time for every 60 minutes of the examination time for candidates with disability eligible for compensatory time.]

3. 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.

4. **The version of tests will be English and language as applicable to the state (under which application is registered). The questions will appear in English and the selected language as applicable to the state.**

5. 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.*

6. 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.

7. 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.

8. 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:

9. 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.

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Answering a Question :

10.   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.*

11.   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.

12.   Note that ONLY Questions for which answers are saved or marked for review after answering will be considered for evaluation.

Navigating through sections:

13.   Sections in this question paper are displayed on the top bar of the screen. The section you are currently viewing is highlighted.

14.   You can shuffle between questions of a particular test as per your convenience only during the time stipulated for each test.

15.   Candidate can view the corresponding section summary as part of the legend that appears in every section above the question palette.

Submitting the exam:

16.   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.

17.   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)   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 along with photocopy of photo identity proof duly stapled together. 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 / Aadhaar Card / E-Aadhaar 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.

(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 and 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 PwD 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) For candidates availing scribe in accordance with OM - F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per Appendix I of the said guidelines. Such candidates shall not be allowed to appear for the examination without the specified medical certificate as per Appendix I of the said guidelines.

(16) Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".

(17) 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.

(18) 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

(19) Biometric data (Right thumb impression), IRIS and Photograph 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.

Biometric data (Right thumb impression) and IRIS capture will be done at the time of registration and verification will be done at a later stage of this engagement process. Decision of the Biometric data and IRIS 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 and IRIS capture/ verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following**:**

- **For IRIS Capture:**

(a) 'LEFT EYE (IRIS)' will be captured for all the candidates.
(b) Candidates should remove Contact Lenses and Spectacles while capturing IRIS. Candidates are advised to avoid wearing contact lenses and prefer spectacles.

- **For Biometric Capture:**
(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 (Right 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)
For VI candidates, Photograph capture and Biometric capture of right thumb impression will be done.

WISH YOU GOOD LUCK !