

CRP RRB VII



**INSTITUTE OF BANKING
PERSONNEL SELECTION**

**INFORMATION HANDOUT FOR
RECRUITMENT FOR THE POST OF
OFFICER SCALE - II & III
IN REGIONAL RURAL BANKS**

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 ranks in the order of merit to get eligibility for future selection process. You should, therefore, put in best efforts in the examination.

The on-line examination will comprise the following objective type multiple choice tests as stated below :

Officer Scale-II (General Banking Officer)

Sr. No.	Name of the Test	Medium of Examination	Number of Questions	Maximum Marks	Duration
(1)	Reasoning	Hindi/English	40	50	2 hours
(2)	Financial Awareness	Hindi/English	40	40	
(3)	Computer Knowledge	Hindi/English	40	20	
4(a)	English Language*	English	40	40	
4(b)	Hindi Language*	Hindi	40	40	
(5)	Quantitative Aptitude & Data Interpretation	Hindi/English	40	50	
	Total		200	200	

For Officer Scale-II (Specialist Cadre)

Sr. No.	Name of the Test	Medium of Examination	Number of Questions	Maximum Marks	Duration
(1)	Reasoning	Hindi/English	40	40	2 hours and 30 minutes
(2)	Professional Knowledge	Hindi/English	40	40	
(3)	Financial Awareness	Hindi/English	40	40	
4(a)	English Language*	English	40	20	
4(b)	Hindi Language*	Hindi	40	20	
(5)	Computer Knowledge	Hindi/English	40	20	
(6)	Quantitative Aptitude & Data Interpretation	Hindi/English	40	40	
	Total		240	200	

Officer Scale-III

Sr. No.	Name of the Test	Medium of Examination	Number of Questions	Maximum Marks	Duration
(1)	Reasoning	Hindi/English	40	50	2 hours
(2)	Financial Awareness	Hindi/English	40	40	
(3)	Computer Knowledge	Hindi/English	40	20	
4(a)	English Language*	English	40	40	
4(b)	Hindi Language*	Hindi	40	40	
(5)	Quantitative Aptitude & Data Interpretation	Hindi/English	40	50	
	Total		200	200	

* Candidates can opt only either 4(a) or 4(b).

Each candidate will be required to obtain a minimum score in each test of Online examination to be considered to be shortlisted for interview. Depending on the number of vacancies available, adequate number of candidates in each category not exceeding three times of the declared vacancies shall be called for interview, subject to availability. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.

The time for the test is 120 minutes (Scale II Generalist and Scale III)/150 minutes (Scale II Specialists); however you may have to be at the venue for approximately 150 minutes (Scale II Generalist and Scale III)/180 minutes (Scale II Specialists) including the time required for logging in, collection of the call letters, going through the instructions etc. You can attempt any question at any point of time within the given duration. You are advised in your interest to apportion the time given judiciously and not to utilise too much time on a particular test(s) at the cost of some other tests. All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **You have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/correct. The alternative/option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4 of the marks assigned to that question will be deducted as penalty.**

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.

Some sample questions are given below.

SAMPLE QUESTIONS

REASONING

- Q.1-5.** Read the information given below and answer the questions.
Six plays A, B, C, D, E and F of a famous playwright are to be staged one on each day from Monday to Saturday. The schedule of the plays is to be in accordance with the following.
- (1) A must be on the immediately previous day of the on which E is staged.
 - (2) C must not be staged on Tuesday.
 - (3) B must be on a day which immediately follows the day on which F is staged.
 - (4) D must be staged on Friday only and should not be immediately preceded by B.
 - (5) E must not be staged on the last day of the schedule.
- Q.1.** Which of the following is the schedule of plays, with the order of their staging from Monday ?
(1) E A B F D C (2) A F B E D C (3) A F B C D E
(4) F A B E D C (5) Other than those given as options
- Q.2.** Play C cannot definitely be staged on which of the following days in addition to Tuesday ?
(1) Monday (2) Wednesday (3) Thursday (4) Friday (5) Saturday
- Q.3.** Play D is between which of the following pairs of plays ?
(1) C and E (2) E and F (3) A and E (4) B and E (5) C and F
- Q.4.** Which of the following plays is on Monday ?
(1) E (2) A (3) F (4) B (5) C
- Q.5.** Which of the following plays immediately follows B ?
(1) F (2) E (3) D (4) C (5) A

FINANCIAL AWARENESS

- Q.1.** To combat the menace of money laundering, which of the following financial institutions has introduced the 'Know Your Customer' Scheme ?
(1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.2.** Which of the following authorities issues licences to LIC agents in India ?
(1) IRDA (2) RBI (3) LIC (4) SEBI (5) Other than those given as options
- Q.3.** Tarapore atomic power plant is located in _____
(1) Bihar (2) Gujarat (3) Madhya Pradesh (4) Rajasthan (5) Other than those given as options

- Q.4.** As per present norms, the Mergers and Acquisitions in the corporate sector need a clearance from which of the following in addition to RBI ?
- (A) High Courts of the respective states
 (B) Union Cabinet
 (C) Cabinet of respective states
 (1) A & B both (2) Only B (3) Only C (4) Only A (5) Other than those given as options
- Q.5.** 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

PROFESSIONAL KNOWLEDGE

Questions in this test will be relevant to the respective Post

Agricultural Officer

- Q.1.** Among the following crops, this crop is a labour energy-drudgery and Irrigation Intensive one :
- (1) Banana (2) Paddy (3) Cotton (4) Sugarcane (5) Tomato
- Q.2.** Which of the following is a high tech, high value agricultural project ?
- (1) Marine fisheries (2) Green House (3) Grape cultivation
 (4) Poultry (5) Other than those given as options

Marketing Officer

- Q.1.** Which of the following factors influences buyer's behaviour ?
- (1) Cultural and Social factors (2) Economical and external factors
 (3) Personal and Psychological factors (4) both (1) & (2)
 (5) both (1) & (3)
- Q.2.** Marketing for promotion of business in Banks involves :
- (1) Better Customer Service (2) Customer need identification (3) Customised products
 (4) both (1) & (3) (5) All (1), (2) & (3).

Treasury Manager

- Q.1.** Which of the following does not relate to Risk Management in Banks ?
- (1) Credit Risk (2) Market Risk (3) Operating Risk
 (4) Liquidity Risk (5) Fixed Risk
- Q.2.** Treasury Bill are issued by Central Government with maturities ranging from -
- (1) 1 to 13 days (2) 14 to 364 days (3) 1 year to 3 years
 (4) 3 year to 5 years (5) Other than those given as options

Chartered Accountant

- Q.1.** Cash Profit Means -
- (1) Net Profit after tax (2) Net Profit after tax + Depreciation (3) Operating Profit
 (4) Operating Profit + Depreciation (5) Other than those given as options
- Q.2.** Acquiring Current Assets can be classified as -
- (1) Long term source (2) Long term use (3) Short term use
 (4) Short term source (5) Other than those given as options

Information Technology Officer

- Q.1.** In UNIX, mounting a file system means -
- (1) providing a link to the file system to be mounted so that it appears as a local subdirectory.
 (2) moving all the files from one file system to another
 (3) loading a file system from back up medium like tape
 (4) copying all the files from one file system to another
 (5) Other than those given as options
- Q.2.** Which of the following protocols is an example of TCP/IP data link layer protocols ?
- (1) Ethernet (2) HTTP (3) IP (4) UDP (5) SMTP

Law Officer

- Q.1.** Out of the following documents, registration is optional for ——
- (1) gift of immovable property
 - (2) lease of immovable property from year to year
 - (3) deed of exchange of immovable property of value Rs.100/- or more
 - (4) will
 - (5) deed of relinquishment of property worth more than Rs.100/-
- Q.2.** In which of the Acts is the law relating to “Indemnity” laid down ?
- (1) Insurance Act
 - (2) Indemnity Act
 - (3) Banking Regulation Act
 - (4) Reserve Bank of India Act
 - (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

4(A) 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

4(B) HINDI LANGUAGE

- प्र.1-3.** नीचे दिये गये प्रश्नों में से हरेक में एक वाक्य दिया गया है जिसे (1), (2), (3) और (4) भागों में बांटा गया है। वाक्य को पढ़ कर ज्ञात कीजिये कि वाक्य में शब्दों के गलत प्रयोग, वर्तनी या व्याकरण की कोई त्रुटि तो नहीं है। त्रुटि अगर होगी तो वाक्य के किसी एक ही भाग में होगी। इस भाग का क्रमांक ही आपका उत्तर है। अगर वाक्य त्रुटिहीन है तो उत्तर (5) दीजिये अर्थात् त्रुटि नहीं।
- प्र.1.** चालीस लडकों का एक मिला जुला / ठहाका उठा था और / कक्षा की छत पे टकरा कर /
 (1) (2) (3)
 सब का सब एकदम मेरे भीतर उतर गया था / त्रुटि नहीं
 (4) (5)
- प्र.2.** सेठ पुरुषोत्तम दास पूना की सरस्वती पाठशाला / का मुआयना करने के बाद में / बाहर निकले तो एक लड़की ने /
 (1) (2) (3)
 दौड़ कर उनका दामन पकड़ लिया / त्रुटि नहीं
 (4) (5)
- प्र.3.** वह झपट कर कुरसी से उठी / और बड़े वेग से कई कमरो / और बरामदो को पार करती /
 (1) (2) (3)
 मैनेजर के सामने को आकर खड़ी हो गई / त्रुटि नहीं
 (4) (5)
- प्र.4-5.** नीचे दिए गए प्रश्नों में से एक शब्द समूह या वाक्यांश दिया गया है और फिर उसके बाद पाँच ऐसे शब्द सुझाए गए हैं जो कि इस पूरे वाक्यांश या शब्द समूह का अर्थ एक शब्द में स्पष्ट कर देते हैं। आपको वह शब्द ज्ञात कर उसको उत्तर के क्रम में दर्शाना है।
- प्र.4.** जिसका कभी नाश न हो।
 (1) अपनाश (2) निरामिष (3) अटल (4) अविनाशी (5) सर्व व्यापक
- प्र.5.** कम बोलने वाला
 (1) मिठबोला (2) समदर्शी (3) मृदुभाषी (4) संयमित (5) मितभाषी

QUANTITATIVE APTITUDE & DATA INTERPRETATION

Q.1-3. Study the following table carefully and answer the questions given below —

Distribution of 1000 candidates as regards their marks in written examination out of 300 and interview out of 100 in a selection examination

Written Examination Marks	INTERVIEW MARKS					
	Below 30	30-39	40-49	50-59	60-69	70 & above
260 & above	8	18	26	18	26	4
210 to 259	5	4	30	22	10	9
160 to 209	16	10	45	56	18	9
110 to 159	28	42	100	190	15	5
60 to 109	35	115	20	8	7	5
Below 60	32	32	20	4	6	2

- Q.1.** How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?
 (1) 22 (2) 49 (3) 13 (4) 9 (5) Other than those given as options
- Q.2.** if approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks ?
 (1) above 20 (2) above 70 (3) above 36 (4) above 63 (5) Other than those given as options
- Q.3.** About 42 percent of the candidates fall in which of the following ranges of the interview marks ?
 (1) 110-159 (2) 110 & below (3) 50 to 70 (4) 50 & above (5) Other than those given as options

Q.4-5. Directions : Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer the questions that follow :

Attribute	Percent of Employees Giving Different Ranks					
	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

- Q.4.** Which attribute for promotion has received the highest rank ?
 (1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency
- Q.5.** How many employees gave rank III to intelligence ?
 (1) 119 (2) 98 (3) 77 (4) 70 (5) 10

DETAILS OF THE ON-LINE EXAMINATION PATTERN

- Total duration of examination is 120 minutes (Scale II Generalist and Scale III)/150 minutes (Scale II Specialists). [20 minutes extra for every 60 minutes (1 hour) of the examination time for candidates with disability eligible for compensatory time.]
- 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.
- 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 question(s) "Marked for Review" will not be considered for evaluation. Hence, no marks will be allocated for the same.

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.*
- 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.
- You can click on your "Profile" image on top right corner of your screen to change the language during the examination for entire question paper. On clicking of Profile image you will get a drop-down to change the question content to the desired language.
- 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.

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 Online Examination(s) 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 as 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, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - THIS IS ESSENTIAL. Please handover the call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People's Representative on official letterhead/ Valid recent Identity Card issued by a recognised College/University/Aadhar/E-Aadhar Card with a photograph /Employee ID in original/Bar Council Identity card with photograph. **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) IBPS 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 IBPS in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, IBPS 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. A sheet 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 hand over this sheet of paper to the Test Administrator before leaving the venue.
- (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 IBPS. 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 of the common recruitment process 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. Clarifications / decisions given / to be given by the Director, IBPS, regarding Common Recruitment process for RRBs (CRP RRB VII) shall be final and binding.

(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 IBPS website.

(15) Following items will not be allowed inside the examination centre:-

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, Any other item which could be used for unfair means for hiding communication devices like camera, blue tooth devices etc.

All ornaments like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc. will be thoroughly checked. Any candidate who is found either copying or receiving or giving assistance will be disqualified.

(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 IBPS

Biometric data :

Biometric data (Right 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 (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)