INDIA POST PAYMENTS BANK LTD.

On-line Examination - Recruitment of Scale II, Scale III & Scale V

SCALE	POST
MMGS- II	Manager (Area Sales, Area Operations, Product Research, User Experience-UX, User Interface -UI, Account Payable, Treasury Settlements & Reconciliation, HR Generalist Manpower Planning & Recruitment Performance Management System, Corporate HR & Administration, Branch HR & Administration, Administration, Hindi Cell, Customer Acquistion Support, Compliance Support & Reporting, Vendor Management - Hardware/Software/Services, Digital Technology Innovation).
MMGS-III	Senior Manager (Branch, Sales Operation, UI/ UX, Digital Marketing, Branding & Marketing, Financial Planning & Budgeting, Customer Service, Branch Operations, System/Database Administration, Network/Infrastructure Administration, IT Project Management, Manager (Program Management Office)
SMGS – V	AGM (Customer Service, Marketing)

INFORMATION HANDOUT

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

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

Sr. No.	Test	No. of Question	Marks	Time
1.	Reasoning	50	50	
2.	English Language	40	40	Composite time of 120 minutes
3.	General Financial Awareness with special reference to banking	60	60	
4.	Quantitative Aptitude	50	50	
	Total	**200**	**200**	

The time for the test is 120 minutes; however you may have to be at the venue for approximately 180 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests except test of English Language will be provided in English and Hindi. You can attempt any questions at any time within the given 120 minutes. 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, 1/4th of the marks assigned to that question will be deducted as penalty.**

Candidates will have to pass in each of the objective tests. Minimum passing marks in each test will be decided by IPPB based on preference of computing candidates.

The Scores of Online Examination will be obtained by adopting the following procedure :

(i)   Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.

(ii)   The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores* **(Only if exam is conducted in more than one session).**

*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

(iii) Testwise scores and scores on total is reported with decimal points upto two digits.

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.

REASONING

This is a test to see how well you can think. It contains questions of various kinds. Here are some sample questions.

Q.1. If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.

(1) T   (2) P   (3) M   (4) S   (5) X

Q.2. Some leaders are dishonest. Satyapriya is a leader. Which of the following inferences definitely follows from these two statements ?
(1) Satyapriya is honest   (2) Satyapriya is dishonest
(3) Some leaders are honest   (4) Leaders are generally dishonest
(5) Satyapriya is sometimes dishonest

Q.3. If the letters of the following alphabet intercharge positions, so that A takes the place of Z and Z takes the place of A; B takes the place of Y and Y takes the place of B and so on, what will be the 13th letter from the right ?
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
(1) M   (2) N   (3) O   (4) L   (5) Other than those given as options

Q.4. In a row of girls, if Seeta who is 10th from the left and Lina who is 9th from the right interchange their seats, Seeta becomes 15th from the left. How many girls are there in the row ?
(1) 16   (2) 18   (3) 19   (4) 22   (5) Other than those given as options

Q.5-7. 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.5. 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.6. 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.7. 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

ENGLISH LANGUAGE

This is a test to see how well you know English. Your English language ability would be tested through questions on grammar & vocabulary, synonyms, antonyms, sentence completion, comprehension of a passage etc.

Directions : Read each 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. The number of that part is the answer. If there is no error, the answer is 'No error'. (Ignore the errors of punctuation, if any).

Q.1. 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)

Directions : Pick out from the words given below each sentence the word which would complete the sentence correctly and meaningfully.

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

Q.3-6. 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 (3) of rights is duty. If we all (4) our duties, rights will not be (5) to seek. If leaving duties unperformed we run (6) rights, they will escape us like an elusive person. The more we pursue them, the farther off they fly.

Q.3. (1) end   (2) source   (3) joy   (4) purpose   (5) power

Q.4. (1) deny   (2) devote   (3) discharge   (4) imagine   (5) fulfill

Q.5. (1) far   (2) close   (3) easy   (4) against   (5) common

Q.6. (1) as   (2) after   (3) at   (4) from   (5) for

GENERAL FINANCIAL AWARENESS WITH SPECIAL REFERENCE TO BANKING

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) Dr. A. P. J. Abdul Kalam   (2) Dr. Manmohan Singh   (3) Mr Pranab Mukherjee
(4) Shri Narendra Modi   (5) Other than those given as options

QUANTITATIVE APTITUDE

This is a test designed to see how fast and accurately you can deal with numbers viz. computation, quantitative reasoning, interpretation of data etc.

Q.1. Sohanlal purchased 120 reams of paper at Rs.100 per ream. The expenditure on transport was Rs.480. He had to pay an octroi duty of 50 paise per ream and the coolie charges were Rs.60. What should be the selling price of each ream if he wants a profit of 20% ?
(1) Rs.126   (2) Rs.115.50   (3) Rs.105   (4) Rs. 120   (5) Other than those given as options

Q.2. The interest on a certain deposit at 9% per annum is Rs.405 in one year. How much will be the additional interest in one year on the same deposit at 10% per annum ?
(1) Rs. 40.50   (2) Rs. 450   (3) Rs. 855   (4) Rs.45   (5) Other than those given as options

Also, there may be some questions based on graphs and tables.

Q.3-5. 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 questions that follow :

Attribute	Percentage 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.3. Which attribute for promotion has received the highest rank ?
(1) Perseverance   (2) Seniority   (3) Honesty   (4) Sociability   (5) Efficiency

Q.4. How many employees gave rank III to intelligence?
(1) 119   (2) 98   (3) 77   (4) 70   (5) 10

Q.5. Which attribute is considered the least important for Promotion ?
(1) Honesty   (2) Intelligence   (3) Perseverance   (4) Efficiency   (5) Sociability

(A)   Details of the On-line Examination Pattern

(1)   The examination would be conducted on-line i.e. on a computer.

(2)   The tests except test of English Language will be provided in English and Hindi.

(3)   All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**

(4)   The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the test(s). When the clock runs out the exam ends by default - you are not required to end or submit your exam.

(5)   The question palette at the right of screen shows one of the following statuses of each of the questions numbered:

    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

    You have answered the question but marked it for review.

  The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

(6)   To select a question to answer, you can do one of the following :

  (a)   Click on the question number on 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 answer to current question and to go to the next question in sequence.

  (c)   Click on **'Mark for Review and Next'** to save answer to current question, mark it for review, and to go to the next question in sequence.

(7)   To select your answer, click on one of the option buttons.

(8)   To change your answer, click another desired option button.

(9)   To save your answer, you MUST click on **Save & Next**.

(10)   To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.

(11)   To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

(12)   To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.

(13)   Questions that are saved or marked for review after answering will ONLY be considered for evaluation.

(14)   Test name(s) will be displayed on the top bar of the screen. Questions in a test can be viewed by clicking on the test name. The test you will view will be highlighted.

(15) After clicking the **Save & Next** button on the last question for a test, you will automatically be taken to the first question of the (next) test.

(16) You can move the mouse cursor over the test names to view the status of the questions for that test.

(17) You can shuffle between tests and questions during the examination as per your convenience.

(18) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by IPPB.

(19) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.

(20) After the expiry of 120 minutes, the candidates will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system.

(21) **Please note :**

(a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**

(b) **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

B] **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 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 this 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 hand over this call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/ Driving Licence/Voter's Card/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 Card/E-Aadhar Card with a photograph/Employee ID/Bar Council Identity card with photograph. **Please Note - Ration Card 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 exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit.

(7) Biometric data (thumb impression) will be captured at the examination venue. 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 exam day.

    (b) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.

    (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry it.

    (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)

(8) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. IPPB may take further action against such candidates as deemed fit by it.

(9) 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.

(10) 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-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(11) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

(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 IPPB 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 affect.

IMPORTANT POINTS TO REMEMBER

You are advised to bring with you the following:

(i) Call letter with photo affixed thereon and photo ID card in **Original** and photocopy as mentioned in point 6. (Please note that name on the Photo ID MUST be exactly same as printed on the call letter.)

(ii) One Ball point pen

WISH YOU GOOD LUCK