



यूनियन बैंक भवन, २३९, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - ४०००२१
Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021

INFORMATION HANDOUT

ONLINE EXAMINATION FOR RECRUITMENT OF LOCAL BANK OFFICERS

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 assessment will be done 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 notification 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 :

Online Examination for the posts of Local Bank Officers will consist of objective tests for 200 marks and Descriptive test for 25 marks.

Sr. No.	Name of the test	No. of Qs.	Maximum Marks	Version of Test	Duration
1	Reasoning & Computer Aptitude	45	60	English & Hindi	60 minutes
2	General/ Economy/ Banking Awareness	40	40	English & Hindi	35 minutes
3	Data Analysis & Interpretation	35	60	English and Hindi	45 Minutes
4	English Language	35	40	English	40 minutes
	Total	155	200		3 hours
5	English Language (Letter Writing & Essay)	2	25	English	30 Minutes

Penalty for Wrong Answers

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one-fourth 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.

SAMPLE QUESTION

Below are given some sample questions for each of these tests. The type of questions are only illustrative and not exhaustive. In actual test you may find questions on some or all these types and also questions on the type not mentioned here.

REASONING & COMPUTER APTITUDE

This is a test to see how well you can think and also to judge your aptitude/ knowledge for working with computer. It contains questions of various kinds. Here are some sample questions.

Directions : In each of the following questions, there are five letter groups or words in each question. Four of these letter groups or words are alike in some way, while one is different. Find the one which is different.

Q.1. (1) black (2) red (3) green (4) paint (5) yellow

Of the five, 'black', 'red', 'green' and 'yellow' form a group as they are names of colours. 'paint' is not the name of a colour. Therefore, (4) is the answer.

Now try to solve the following questions.

- Q.2. (1) BC (2) MN (3) PQ (4) XZ (5) ST
 Q.3. (1) Mango (2) Apple (3) Orange (4) Guava (5) Rose

Directions : In each of the following questions, there is a question mark in which only one of the five alternatives given under the question satisfies the same relationship as is found between the two terms to the left of the sign :: given in the question. Find the correct answer.

- Q.4. Foot : man :: hoof : ?
 (1) leg (2) dog (3) horse (4) boy (5) shoe

In the above example, 'hoof' has the same relationship with 'horse' as 'foot' has to 'man'. Hence the answer is (3).

Now study to solve the following questions.

- Q.5. Day : Night :: Kind : ?
 (1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude
 Q.6. Hut : Mansion :: Rabbit : ?
 (1) Hole (2) Carrot (3) Elephant (4) Small (5) Rat

Now try the following questions.

- Q.7. 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.8. 'Some leaders are dishonest. Satyapriya is a leader.' Which of the following inferences definitely follows from these 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.9. If 'A " B' means 'add B to A', 'A ' B' means 'subtract B from A', 'A # B' means 'divide A by B' and 'A * B' means 'multiply A by B'; which of the following gives the average sales of two days where S_1 and S_2 are the sales of the first and the second day respectively ?
 (1) $(S_1 + S_2) \# 2$ (2) $2 \# (S_1 + S_2)$ (3) $(S_1 + S_2) \# 2$
 (4) $(S_1 * S_2) \# (S_1 + S_2)$ (5) Other than those given as options
 Q.10. Every person above eighteen years of age who is registered as a voter, can vote. To find out whether Madhu, who was born twenty years ago, can vote, which of the following further information is needed ?
 (I) Madhu's date of birth (II) Whether Madhu is registered as a voter
 (1) Only I (2) Only II (3) Either I or II
 (4) Neither I nor II (5) Both I and II
 Q.11. In each question below are given two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts, consider the two conclusions; together and then decide which of the given conclusions logically follows from the two given statements, disregarding commonly known facts.
 Statements : I. All machines are windows. All windows are clouds.
 Conclusions : I. All machines are clouds.
 II. All clouds are machines.
 (1) None follows (2) Only I follows (3) Both I & II follow
 (4) Only II follows (5) Either I or II follows

Q.12-13. In the following questions a group of numbers and symbols is to be coded by the letter code as per the given scheme and conditions. You have to find out the sr.no. of the letter code group which correctly represents the number symbol combination. The sr. no. of that letter code group is your answer. If none of the letter code groups is correct then mark (5) i.e None of these as your answer.

Number/Symbol	:	2	\$	@	7	6	#	8
Letter Code	:	Q	B	H	L	F	M	T

Condition :

- If the first as well as the last element is a symbol both are to be coded as 'A'.
- If the first element is even digit and last element is a symbol their codes are to be inter changed.

Q.12. 67@2#

- (1) FLHQM (2) MLHQF (3) MLQHE (4) FLQHM (5) Other than those given as options

- Q.13.** \$687#
 (1) AFTLA (2) AFTLM (3) BFTLA (4) BFTLM (5) Other than those given as options

GENERAL / ECONOMY/ BANKING AWARENESS

This test is intended to give an index of your awareness of people and events past and present in different walks of life.

- 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 sectors contributes maximum in deciding the growth in income of the states in India ?
 (1) Energy (2) Tourism (3) Service (4) Transport (5) Agriculture
- Q.3.** Which of the following is the state where the number of people living below poverty line is maximum ?
 (1) Bihar (2) Andhra Pradesh (3) Uttar Pradesh (4) Rajasthan (5) Orissa
- Q.4.** Who is the person closely associated with operation flood programmes and was honoured by Padma Vibhushan recently ?
 (1) Dr. V. Kurien (2) Dr. M. S. Swaminathan (3) Dr. Amartya Sen
 (4) Shri L. K. Advani (5) Other than those given as options
- Q.5.** Monetary policy is concerned with _____
 (1) the changes in the supply of money (2) buying and selling of financial instruments
 (3) reducing unemployment (4) All (1), (2) & (3).
 (5) Other than those given as options

DATA ANALYSIS & INTERPRETATION

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs etc.

- 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

Some of the questions may require arithmetical reasoning. For example :

- Q.4.** At 10 paise each, how many paise will 6 lemons cost ?
 (1) 6 (2) 10 (3) 60 (4) 610 (5) Other than those given as options

- Q.5.** Which of the following can be exact multiple of 4 ?
 (1) 27114 (2) 58204 (3) 48402 (4) 32286 (5) Other than those given as options
- Q.6.** If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen ?
 (1) Rs.3/- (2) Rs.5/- (3) Rs.10/- (4) Rs.20/- (5) Other than those given as options

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

- Q.7-9. 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	% 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.7.** Which attribute for promotion has received the highest rank ?
 (1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency

Notice the percentage for rank I given in the table. You observe that seniority is the attribute with the highest percentage. So your answer is "Seniority", which is answer No. (2).

- Q.8.** How many employees gave rank III to intelligence ?
 (1) 119 (2) 98 (3) 77 (4) 70 (5) 10

Look at the intersection of the column giving percentage for rank III and the row giving percentage for intelligence. You find that 10 percent of the 700 employees have given rank III to this attribute. 10% of 700 is 70. So your answer should be (4).

- Q.9.** Which attribute is considered the least important for promotion ?
 (1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

Referring to the percentage for VI rank, you find that intelligence is the attribute which receives the highest percentage. In other words, a majority of people consider it as the least important and give it the last rank. Therefore your answer is (2).

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, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below :

Directions : Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

- Q.1.** He quickly glanced the book to find what it said about the Indian economy.
 (1) at (2) through (3) in (4) to (5) over

The correct answer is "through" which is answer No. 2.

- Q.2.** The counsel urged the court to down the obnoxious law.
 (1) enact (2) enforce (3) cancel (4) strike (5) declare

- Q.3.** The local official the Minister of the situation.
 (1) explained (2) warned (3) apprised (4) told (5) intimated

Directions : Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is (5).

Q.4. I am twenty / two years old / when I first / joined the bank. No error
(1) (2) (3) (4) (5)

The error is in (1). Therefore the answer is '1'.

Q.5. To the Hindus / the Ganga is / holier than / any other river. No error
(1) (2) (3) (4) (5)

In this question, there is no error; therefore the right answer to this question is '5'.

Q.6. Of all the teachers / in our school / our class teacher / were very strict. No error
(1) (2) (3) (4) (5)

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

Q.7. LETHAL
(1) light (2) dangerous (3) deadly (4) cruel (5) thoughtless

Q.8. CENTENARY
(1) a guard (2) a hundred years (3) a very old man (4) hundred runs (5) hundredth anniversary

Q.9. TRIUMPH
(1) conquer (2) smash (3) earn (4) brave (5) capture

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.10. LIVELY
(1) imple (2) weak (3) dull (4) angry (5) moron

Q.11. INADVERTENT
(1) adequate (2) available (3) sluggish (4) negligent (5) intentional


Q.12. INEPT
(1) accurate (2) skilful (3) sensible (4) artistic (5) apt


In addition, there will be questions based on passage, to test your comprehension.


DETAILS OF THE ONLINE EXAMINATION PATTERN

1. Total duration of examination is 3 hours & 30 minutes. [20 minutes compensatory time for every 60 minutes (1 hour) of the examination time for candidates 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. The section you are currently viewing is highlighted.
12. You can shuffle between questions of a particular test as per your convenience only during the time stipulated for each test.
13. Candidate can view the corresponding section summary as part of the legend that appears in every section above the question palette.

Submitting the exam :

14. 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.

15. 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.

DETAILS ABOUT DESCRIPTIVE PAPER

1. Immediately after online objective test, Descriptive Paper will be administered online.
2. Candidates will have to answer Descriptive Paper by typing on the computer.
3. Candidates are allowed to use key board to type their answer.
4. Spellcheck facility will not be available for candidates.
5. Candidates can submit their answer paper only after completion of test time i.e. 30 minutes only.

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. Letter of undertaking as per Appendix II of the above mentioned OM should be submitted by such candidates at the time of examination.
- (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 !