

ON-LINE EXAMINATION FOR RECRUITMENT OF MANAGEMENT TRAINEE
INFORMATION HANDOUT

This handout contains details pertaining to various aspects of the online main 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 descriptive and objective type multiple choice tests as stated below:

Structure for the test for the post of Management Trainee

Sr. No.	Name of the Test	No. of Questions	Max. Marks	Version	Time
	Objective Type (Qualifying nature)			Bilingual i.e. Hindi and English except Test of English Language	80 Minutes
1.	Reasoning and Quantitative Aptitude	20	20		
2.	English Language	20	20		
3.	Computer Knowledge/Aptitude	20	20		
4.	Financial Awareness with reference to Banking Industry	20	20		
5.	Data Analysis and Interpretation	20	20		
	Subtotal – (A)	100	100		80 Minutes
	Descriptive Paper (will be considered for shortlisting for interview)				
1.	English Paper	Essay – 1 Letter Writing -1	15 10	Only English	35 Minutes
2.	Professional Knowledge	Question 1 Question 2 Question 3 Question 4 Question 5	15 15 15 15 15		35 Minutes
	Subtotal – (B)		100		70 Minutes
	TOTAL (A) & (B)		200		150 Minutes

The time for the exam is 2 hours 30 minutes; however you may have to be at the venue for approximately 4 hours including the time required for logging in, collection of the Call Letter, going through the instructions etc. All objective tests except test of English Language will be provided in English and Hindi. You can attempt questions as per time allotted to particular tests. All the objective 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.**

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

- 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.
- 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 *

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

- Testwise scores and scores on total is reported with decimal points upto two digits.

Note : Cutoffs may be applied in two stages :

- On scores in individual tests
- On Total Score

Each candidate will be required to obtain a minimum score for each section of objective test separately for short listing for the Descriptive test evaluation.

Descriptive answer script would be evaluated only in respect of those candidates who qualify the objective test. Depending on the number of vacancies available, cut offs will be decided for Descriptive paper evaluation.

DETAILS ABOUT DESCRIPTIVE TYPE

1. No separate login is required to take the test.
2. The Descriptive Exam will start automatically upon auto-submission of objective test only after 80 minutes from commencement of the objective test.
3. Questions will be displayed on computer monitor.
4. Only one question will be displayed at a time.
5. The questions will be in English and answers are to be typed in space provided for the same using keyboard.

For Descriptive Test of English

Sr. No.	Name of Test	Marks per Question	Time
1.	Essay writing	15	35 Minutes
2.	Letter writing	10	

For Descriptive paper on Professional Knowledge:

Sr. No.	No. of Questions	Marks per question	Duration
1	Question 1	15	35 Minutes
2	Question 2	15	
3	Question 3	15	
4	Question 4	15	
5	Question 5	15	

Questions will be displayed on the screen of your computer. Answers are to be typed using the keyboard. Before starting typing of answers to questions in Descriptive Paper please check all key functions of the keyboard. You will get 35 minutes to answer each descriptive paper.

Please Note: “While typing if you press the ‘Space bar’ and then press the ‘Enter’ key, the cursor will not move to next line. However if you press the ‘Enter’ key immediately after the last word, the cursor will move to the next line. You should also note in case the ‘Space bar’/ ‘Enter’ key is pressed multiple times in a single instance only a single keystroke (i.e. one space and one enter to the next line) will be taken by the system.”

During Objective Type Papers, Do not click on ‘Keyboard Keys’.

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 AND QUANTITATIVE APTITUDE

- Q.1.** Some leaders are dishonest. Neelam is a leader. Which of the following inferences definitely follows from these two statements ?
 (1) Neelam is honest (2) Neelam is dishonest
 (3) Some leaders are honest (4) Leaders are generally dishonest
 (5) Neelam is sometimes dishonest
- Q.2.** If the letters of the following alphabet interchange 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.3.** If the first and the second letters in the word 'DEPRESSION' were interchanged, also the third and the fourth letters, the fifth and sixth letters and so on, which of the following would be the seventh letter from the right ?
 (1) R (2) O (3) S (4) I (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. 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.5.** 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.6.** 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.7.** 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

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

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) intimidated

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)

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

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

COMPUTER KNOWLEDGE / APTITUDE

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

Q.6. _____ is an output device of a computer ?
(1) Printer (2) CPU (3) Mouse (4) Keyboard (5) None of these

Q.7. What is the full form of RAM ?
(1) Random Adaptive Mouse (2) Random Adaptive Memory (3) Random Access Memory
(4) Random Access Mouse (5) None of these

FINANCIAL AWARENESS WITH REFERENCE TO BANKING INDUSTRY

Along with Financial Awareness & Banking Industry, this test will also include few questions on Information related to Exim Bank of India.

Q.1. Statutory Liquidity Ratio (SLR) for Scheduled Banks is regulated by the Reserve Bank of India under powers conferred upon it by _____
(1) RBI Act, 1934 (2) BR Act 1949 (3) Companies Act 1956
(4) Union Ministry of Finance (5) None of these

Q.2. In the case of following bills, 3 days of grace is allowed (while calculating the due date) in case of _____
(1) demand bills. (2) documentary bills (3) usance bills
(4) accommodation bills (5) clean bills

- Q.3.** A bill discounted by the bank is returned unpaid as dishonoured. The bank will
- (1) Debit the party's account immediately without prior notice.
 - (2) Debit the party's account with prior arrangement.
 - (3) Take a fresh bill and adjust the amount of dishonoured bill with the proceeds thereof.
 - (4) Keep the dishonoured bill pending for sometime.
 - (5) None of these
- Q.4.** What is the effect of 'Not Negotiable' crossing on a cheque ?
- (1) Cheque becomes non transferable
 - (2) A holder can not get a better title than the transferor
 - (3) Cheque becomes payable only through a specified bank
 - (4) It has no effect whatsoever
 - (5) None of these
- Q.5.** 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

DESCRIPTIVE PAPER ON ENGLISH

- Q.1.** Write a letter on any **ONE** of the following :
- Write a letter to your younger brother explaining him how Insurance Sector has changed in the last decade in India.
 - Write a letter to the Branch Manager of your Insurance company sharing a good experience of customer service in settling a claim (Based on year experience or reading).
- Q.2.** Write an essay on any **ONE** of the following topics :
- Three effective measures to eradicate illiteracy in India. Explain how the measures suggested by you will be effective.
 - It is often said that computerization results in unemployment. Do you agree ? Explain.

DESCRIPTIVE PAPER ON PROFESSIONAL KNOWLEDGE

In this test, Questions will be based on indicative areas as below

1. Balance sheet analysis
2. IRAC norms
3. Risk Management
4. Audit functions
5. Project Appraisal
6. Recovery related functions
7. Digitalization of Banking and many more
8. Ratio analysis and interpretation
9. Credit administration

3. Details of the online Examination :

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All objective tests will be in English and Hindi.
- (3) All the objective 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 correct answer and 'mouse click' that alternative which he/ she feels is 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 exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.

- (5) 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.*

- (6) To select a question to answer, you can do one of the following :
- 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.
 - Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
 - 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) 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 India Exim Bank.
- (15) 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.
- (16) After the expiry of the allotted time, 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 even if he/ she has not clicked the "Submit" button.
- (17) Please note :**
- Candidates will not be allowed to "finally submit" unless they have exhausted the time allotted to the test.**
 - Under no circumstances should a candidate click on any of the 'keyboard keys' once the Objective exam starts as this will lock the exam.**

B] 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 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 India Exim 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) Biometric data (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 (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).
- (7) 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 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/ Permanent Driving License/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead along with photograph/Photo Identity proof issued by a People's Representative on official letterhead along with photograph/Valid recent Identity Card issued by a recognized College/University/Aadhaar Card/E-Aadhaar 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 for this purpose.** 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.**
- (8) Your responses (answers) will be analysed with responses of 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. The India Exim Bank may take further action against such candidates as deemed fit by it.
- (9) You should bring with you a ball-point pen. You can bring an ink stamp pad (blue/black) with you. 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 for occurrences 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 the conduct of another examination if considered necessary. Decision of the test conducting body in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.

- (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 recruitment process of the India Exim 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.

INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING

- 1 **Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter. Late comers will not be allowed to take the test.**
- 2 **Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.**
- 3 **Items permitted into the venue for Candidates**
Candidates will be permitted to carry only certain items with them into the venue.
 - a. **Mask**
 - b. **Personal hand sanitizer (50 ml)**
 - c. **A simple pen**
 - d. **Exam related documents (Call Letter and ID Card in Original)**
 - e. **In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.****No other Items are permitted inside the venue.**
- 4 **Candidate should not share any of their personal belonging/material with anyone**
- 5 **Candidate should maintain safe social distance with one another.**
- 6 **Candidate should stand in the row as per the instructions provided at venue.**
- 7 **If candidate is availing services of a scribe, then scribe also should bring their own Mask.**
- 8 **On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.**

WISH YOU GOOD LUCK