



Indian Overseas Bank

(A Government of India Undertaking)

Central Office : P B No. 3765, 763 Anna Salai, Chennai 600 002

INFORMATION HANDOUT

ONLINE EXAMINATION FOR RECRUITMENT OF SPECIALIST OFFICERS 2023-24

(DATE OF EXAMINATION: 15.06.2024)

Post Code	POST
1	Manager (Law)
2	Senior Manager (Law)
3	Manager (IS Audit)
4	Senior Manager (IS Audit)
5	Manager (Security)
6	Chief Manager (Risk)
7	Manager (Civil)
8	Manager (Architect)
9	Manager (Electrical)
10	Manager (Treasury)
11	Manager (Credit)
12	Manager (Marketing)
13	Manager (Human Resources)
14	Senior Manager (Human Resources)
15	Manager (Full Stack Developer)
16	Manager (Finacle Customization)
17	Manager (DB Admin / OS Admin)
18	Manager (Data Center Administrator)
19	Manager (Testing and Digital Certificate)
20	Manager – Digital Banking (IB, MB, UPI & IOBPAY)
21	Manager – Digital Banking (RTGS & NEFT)
22	Manager – Digital Banking (Debit Card, Switch & DCMS)

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 fulfil the eligibility criteria stipulated in the advertisement in all respects.

Please note that since this is a competitive examination, mere passing is not adequate. You have to obtain a high rank in the order of merit to get eligibility for future selection process. You should, therefore, put in best efforts in the examination.

ONLINE EXAMINATION

In the online examination there will be following objective test:

Sr. No.	Name of the Tests	No. of Ques.	Maximum Marks	Version	Duration
1	English Language	20	20	English	30 minutes
2	General Awareness with special reference to Banking Industry	20	20	English	30 minutes
3	Professional Knowledge (Respective Domain)	60	60	English	60 minutes
	TOTAL	100	100		

Penalty for wrong answers in test: 1/4th of the mark allotted to the respective question for which a wrong answer is given. There shall be no penalty for an unattended question.

Candidates who have applied for more than one post will appear for Professional Knowledge test for the post(s) he/she has applied one after the other. They will be required to appear for additional professional knowledge as per posts applied one after other in the same sitting (without any break). However, the duration of professional knowledge test of each post will remain the same i.e. 60 minutes for each post.

SAMPLE QUESTIONS

Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.

ENGLISH LANGUAGE

Q.1-6. 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

GENERAL AWARENESS WITH SPECIAL REFERENCE TO BANKING INDUSTRY






- Q.1.** National Securities Depository Limited (NSDL), an electronic securities depository, was promoted in 1996 by IDBI, UTI, leading public and private sector banks and _____
- (1) Bombay Stock Exchange (BSE) Limited
 (2) National Stock Exchange of India (NSE) Limited
 (3) Multi Commodity Exchange of India (MCX) Limited
 (4) Indian National Multi-Commodity Exchange (NMCE) Limited
 (5) National Commodity & Derivative Exchange (NCDEX) Limited
- Q.2.** According to Socio Economic and Caste Census (SECC) exercise that started in 2011 the total number of households in India are around
- (1) 17.39 crore (2) 19.39 crore (3) 21.39 crore (4) 24.39 crore (5) 27.39 crore
- Q.3.** Which taxes at the Central level are being subsumed into GST?
- (1) Central Excise Duty (2) Additional Excise Duty (3) Service Tax
 (4) Special Additional Duty of Customs (5) All the given options
- Q.4.** RBI has issued guidelines based on the Basel III reforms on capital regulation to the extent applicable to banks operating in India. The Basel III capital regulations continue to be based on three mutually reinforcing Pillars. In this connection, which among the following is not a part of such Pillars ?
- (1) Minimum Capital requirement
 (2) Profit Maximization
 (3) Supervisory review of Capital Adequacy
 (4) Market Discipline of the Basel II capital adequacy framework
 (5) All the given options are pillars

PROFESSIONAL KNOWLEDGE (RESPECTIVE DOMAIN)



Questions in this test will be based on the area of specialization.

DETAILS OF THE ONLINE EXAMINATION PATTERN

- Total duration of examination is 120 minutes. [20 minutes compensatory time 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 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. Questions in a section can be viewed by clicking on the section name. The section you are currently viewing is highlighted.
12. Candidate can view the corresponding section summary as part of the legend that appears in every section above the question palette.

Submitting the exam:

13. 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.

14. Please note :
- Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time of the examination.
 - Under no circumstances should a candidate click on any of the ‘keyboard keys’ during the test once the exam starts as this will lock the exam.

GENERAL INSTRUCTIONS

- Please note date, reporting time and venue address of the examination given in the call letter.
 - 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.
 - 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).
 - 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.
 - 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.
 - Biometric data (thumb impression) and photograph will be captured at the examination venue before the start 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:
 - If fingers are coated (stamped ink/mehndi/coloured...etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day.
 - If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
 - Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
 - If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.In such cases impression of other fingers, toes etc. may be captured.
Decision of the Biometric verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.
- (Any failure to observe these points will result in non- admittance for the examination).
- 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)/ 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.
 - Do not leave your seat unless you are allowed.

- (9) Travelling Allowance not admissible. No travelling allowance or other expenses in connection with the examination will be paid.
- (10) 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.
- (11) 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.
- (12) 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.
- (13) 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.
- (14) 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.
- (15) The PwBD 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.
- (16) 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.
- (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

WISH YOU GOOD LUCK !