



**ON-LINE EXAMINATION
RECRUITMENT OF PROBATIONARY LEGAL OFFICERS
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 tests as stated below:

	Name of the Tests	Number of Questions	Maximum Marks	Duration
PART – A (Objective Section)	Legal Aspects of Banking	40	40	30 minutes
	Reasoning	15	15	15 minutes
	General/ Economy/ Banking Awareness	15	15	15 minutes
	English Language	15	15	15 minutes
	Data Analysis & Interpretation	15	15	15 minutes
PART – B (Descriptive Section)	Legal Case Studies (situation based questions)	4	100	60 minutes
TOTAL		104	200	150 minutes

The time for the test is 150 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 will be in English. You can attempt questions as per time allotted to each section. All objective questions will have multiple choices. Out of the five answers 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 Part A. For every wrong answer marked by you, 1/4 of the marks assigned to that question will be deducted as penalty.**

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

SAMPLE QUESTIONS
Legal Aspects of Banking

Questions may be based on indicative areas as below -

1. Civil Procedure Code.
2. Indian Penal Code (areas relating to financial crimes)
3. Criminal Procedure Code.
4. Indian Contract Act.
5. Transfer of Property Act (areas relating to Mortgages)
6. Limitation Act.
7. SARFAESI Act
8. Companies Act
9. Recovery of Debts Due to Banks and Financial Institutions Act
10. Insolvency and Bankruptcy Code.
11. Indian Stamp Act
12. Indian Evidence Act
13. Information Technology Act
14. Prevention of Money Laundering Act (PMLA)
15. Indian Constitution.

Some sample Questions are given below -

- Q.1.** The punishment for 'hacking' is _____
(1) Fine upto Rs. 1 crore
(2) Fine of Rs. One lac and imprisonment for life
(3) Imprisonment upto 3 years or with a fine up to Rs. 5 lac or both
(4) Imprisonment upto 7 years or with a fine upto Rs. 7 lac
(5) Imprisonment upto 10 years or fine upto Rs. 50,000/-
- Q.2.** Protection is available to collecting banker in receiving payment of draft is covered under _____ section of Negotiable Instrument Act.
(1) 85 (2) 90 (3) 131 A (4) 130 (5) 131
- Q.3.** Rights and Liabilities of buyer and seller are stated in Section _____ of Transfer of Property Act
(1) 55 (2) 60 (3) 58 (4) 35 (5) 3

Reasoning

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

General/Economy/Banking Awareness

- Q.1.** To combat the menace of money laundering, which of the following financial institutions has introduced the 'Know Your Customer' Scheme ?
 (1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.2.** OSCAR awards are given for best performance in which of the following field ?
 (1) Films (2) Literature (3) Sports (4) Science (5) Social Service
- Q.3.** R. K. Laxman is famous for ——
 (1) Painting (2) Cartoons (3) Screenplay Writing
 (4) Film Direction (5) Other than those given as options
- Q.4.** 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

English Language

Q.1-2. 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. Most of the third world / country are experiencing / the ethnic or communal problem/
 (1) (2) (3)
 in varying degrees. No error.
 (4) (5)

Q.2. 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)

Q.3-4. Pick out from the words given below each sentence the word which would complete the sentence correctly and meaningfully.

Q.3. Continuous unemployment has induced in the people a kind of _____ which is most depressing.
 (1) laziness (2) encouragement (3) satisfaction (4) anger (5) awakening

Q.4. The police stormed in and _____ the hostages.
 (1) shot (2) captured (3) buried (4) informed (5) freed

Data Analysis and Interpretation

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

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

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

Q.1. How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?
 (1) 22 (2) 24 (3) 13 (4) 9 (5) Other than those given as options

- Q.2.** If approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks ?
 (1) above 20 (2) above 70 (3) above 36
 (4) above 63 (5) Other than those given as options
- Q.3.** About 42 percent of the candidates fall in which of the following ranges of the interview marks ?
 (1) 110-159 (2) 110 & below (3) 50 to 70
 (4) 50 & above (5) Other than those given as options
- Q.4.** 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

Legal Case Studies (situation based questions)

Questions will be displayed on the screen of your computer. Answers are to be typed using the keyboard. Before start of typing answers to questions in Descriptive Paper please check all key functions of the keyboard. You will get 60 minutes to answer the questions.

Case No.1

Mr. A, a Non Resident Indian, employed in UAE wants to purchase a Residential Flat in Mumbai by availing a Housing Loan from a Scheduled Commercial Bank. Since he is unable to visit India immediately and do the required transactions in person, he has decided to appoint his father Mr. X as his duly authorized power agent. Draft a Power of Attorney with at least 5 important clauses required for the above transaction.

Case No.2

M/s. XYZ & Co. is carrying on business of printing books on large scale for supply to various schools. M/s. ABC Pvt. Ltd. has supplied a Digital Printing Press costing Rs.400.00 Lakhs to M/s. XYZ & Co. The new machine did not function properly from the very beginning due to manufacturing defect. M/s. XYZ & Co., an unregistered partnership firm, files a complaint before the State Commission under the Consumer Protection Act, 1986 seeking replacement of machine or in the alternative refund of Rs.400.00 Lakhs with interest of Rs.15.00 Lakhs, Compensation of Rs.25.00 Lakhs and cost of Rs.2.00 Lakhs. Will M/s. XYZ & Co. succeed or fail? Please provide clear reasons for your answer.

Case No.3

Mr. A whose date of birth as per original SSC certificate was 14.06.1956, was appointed as a Jr. Clerk in a Public Sector Undertaking on 18.02.1980 and his normal retirement age is 60 years, i.e. 30.06.2016. On 15.12.2015, he found that his date of birth was actually 14.06.1959 and it was wrongly mentioned in the SSC certificate. So Mr. A took immediate steps to get the SSC certificate amended. Thereafter he submitted the corrected SSC certificate to the employer and requested for correction of date of birth in service records. As per the Rules of the Undertaking, once the date of birth is entered in their record and accepted by the employee, it cannot be altered. Accordingly, the Undertaking declined the request of the employee. Mr. A, the employee filed a Writ Petition Challenging the decision of the Undertaking. Will Mr. A succeed? Please provide cogent reasons for your answer.


Case No.4


Mr. Y is working as cashier in a Public Sector Undertaking. He received payment of Rs.50,000/- from one of the customers of the PSU and issued receipt. But he did not credited the amount towards the dues of the customer. The customer found out this after several days and immediately informed the Manager of the PSU. Upon internal investigation conducted by the management of PSU, it was found that the cashier had received the payment and issued receipt. This is also corroborated with CCTV footage. You are required to draft a suitable complaint to the Police against Mr.Y. [The candidate may add other required details, if any, as per their imagination]


Other Instructions :


(A) Details of the On-line Examination Pattern

- (1) The examination will be conducted on-line i.e. on a computer.
- (2) Before clicking on the 'Start' option, the candidates can go through the instructions shown on the screen.
- (3) All tests will be in English.
- (4) Only when the 'Start' button is pressed will the actual test time for objective test will start. On submission of objective test, the actual test time of descriptive test will start immediately.
- (5) Only one question at a time will be displayed on the screen.
- (6) All the objective questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **You will have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question.** Some descriptive questions may have internal choices.
- (7) 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 examination (objective and descriptive). When the clock runs out the exam ends by default - you are not required to end or submit your exam.
- (8) 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.

 The question(s) "Answered and Marked for Review" will be considered for evaluation.

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.*

- (9) 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.
- (10) 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 and 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.
- (11) To select your answer to an Objective Question, click on one of the option buttons.
- (12) To change your answer to an Objective Question, click the other desired option button.
- (13) To save your answer, you MUST click on **Save & Next**.
- (14) To deselect a chosen answer to an Objective Question, click on the chosen option again or click on the **Clear Response** button.
- (15) 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.

- (16) To change an answer to an Objective Question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (17) Questions that are saved or marked for review after answering will **ONLY** be considered for evaluation.
- (18) The candidates are requested to follow the instructions of the Test Administrator carefully. If a 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 the Bank.
- (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 time for respective tests/sections, the candidates will not be able to attempt any question or check their answers.
- (21) 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 objective test is over you may retain this sheet of paper for the descriptive test also. After both, objective and descriptive tests are over, you must necessarily return the sheet of paper provided for rough work to the test administrator before leaving the test premises.
- (22) Please note :
 - a) Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time of the examination (objective and descriptive).
 - b) Under no circumstances should a candidate click on any of the ‘keyboard keys’ during the objective test once the exam starts as this will lock the Objective Test 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.
- (4) You must scrupulously follow the instructions of the Test Administrator and Bank Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - **THIS IS ESSENTIAL**. Please hand over the call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter’s Card/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People’s Representative on official letterhead/Valid recent Identity Card issued by a recognised College/University/Aadhar/E-Aadhar Card with a photograph/Employee ID/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner’s Driving License will NOT be accepted as valid ID proof.** Please note that your name as appearing on the call letter (provided by you in your application) 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.
- (7) Biometric data (thumb impression and photograph) 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 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)
- (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. The Bank 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 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 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.

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 above.
- (ii) One Ball point pen.

WISH YOU GOOD LUCK