



**THE KARIMNAGAR DISTRICT
COOPERATIVE CENTRAL BANK LTD.,
KARIMNAGAR**



**ONLINE EXAMINATION FOR RECRUITMENT OF STAFF ASSISTANTS
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 online examination will comprise the following objective type multiple choice tests as stated below:

Sr. No.	Name of Tests (Objective)	No. of questions	Max. Marks	Version	Time allotted for each test (Separately timed)
1	A) General/ Financial Awareness	30	30	Only English	20 Minutes
	B) Awareness on Credit Cooperatives	10	10		
2	English Language	40	40		30 Minutes
3	Reasoning Ability	40	40		35 Minutes
4	Numerical Ability	40	40		35 Minutes
	Total	160	160		120 Minutes

The duration of examination is 120 minutes. However, you may have to be at the venue for approximately 180 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests will be in English. You can attempt a question from a particular test/tests during the time allotted to that test/tests only. All the questions in objective tests 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 in the objective tests. 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.

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

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

Some sample questions are given below.

SAMPLE QUESTIONS

GENERAL / FINANCIAL AWARENESS

- Q.1.** Which one of the following is the objective of fiscal responsibility and budget management act ?
(1) to control expenditure.

- (2) to ensure that fiscal deficit is reduced.
- (3) to ensure that state adhere to the planned expenditure.
- (4) to ensure that there is no adverse balance of payment.
- (5) None of these

Q.2. Which one of the following country ranks first in milk production in the world ?

- (1) USA (2) Japan (3) Australia (4) India (5) Pakistan

Q.3. The purchasing power of Rupee strengthened against dollar in recent past because _____

- (1) the interest rate in India are among the highest in the world.
- (2) there has been a strong flow of foreign direct investment into India.
- (3) there has been steady growth of Indian exports.
- (4) weakening of US currency because of poor economic recovery in US.
- (5) All of these

Q.4. The Tata group of Industries has taken over which of the following internet service providers ?

- (1) MTNL (2) Roltant (3) VSNL (4) Satyam online (5) None of these

Q.5. To combat the menace of money laundering, which of the following financial institutions has introduced the 'Known Your Customer' Scheme ?

- (1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) None of these

AWARENESS ON CREDIT COOPERATIVES

Questions will be based on following syllabus:

Sr. No.	Name of the Topic
1	Evolution of the Cooperatives
2	Principles of Cooperation
3	Cooperative Credit Structure in India
4	Business Environment in Credit Cooperatives
5	Role of Credit Cooperatives in Rural Economy
6	Difference between Cooperative Banks and other Banks

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. Please remember, in the test paper there may be questions of several other types also.

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) intimated

Directions : Read each sentence given below 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 'No error'. (Ignore errors of punctuations, if any)

Q.4. I am twenty / two years old / when I first / joined the bank.

- (1) (2) (3) (4)

No error

(5)

Q.5. To the Hindus / the Ganga is / holier than / any other river.

- (1) (2) (3) (4)

No error

(5)

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

REASONING ABILITY

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

- Q.1.** If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.
(1) T (2) P (3) M (4) S (5) X
- Q.2.** Some leaders are dishonest. Satyapriya is a leader. Which of the following inferences definitely follows from these two statements ?
(1) Satyapriya is honest (2) Satyapriya is dishonest
(3) Some leaders are honest (4) Leaders are generally dishonest
(5) Satyapriya is sometimes dishonest
- Q.3.** If the letters of the following alphabet 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.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
- Q.5.** 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.6-10.** Read the information given below and answer the questions.
Six plays A, B, C, D, E and F of a famous playwright are to be staged one on each day from Monday to Saturday. The schedule of the plays is to be in accordance with the following.
(1) A must be on the immediately previous day of the on which E is staged.
(2) C must not be staged on Tuesday.
(3) B must be on a day which immediately follows the day on which F is staged.
(4) D must be staged on Friday only and should not be immediately preceded by B.
(5) E must not be staged on the last day of the schedule.
- Q.6.** 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.7.** 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.8.** 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.9.** Which of the following plays is on Monday ?
(1) E (2) A (3) F (4) B (5) C
- Q.10.** Which of the following plays immediately follows B ?
(1) F (2) E (3) D (4) C (5) A

NUMERICAL ABILITY

- Q.1.** At 10 paise each, how many paise will 6 lemons cost ?
(1) 6 (2) 10 (3) 60 (4) 61 (5) 610

Q.2. 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.3-6. In each of the following questions one number is missing. The place where the number is missing is shown by a question mark (?). You have to find out which one of the answers shown against 1, 2, 3 and 4 can replace the question mark. If none of these four can replace the question mark, you will indicate (5) i.e. 'Other than those given as options' as your answer.

Q.3. $42 + 73 + 137 = ?$

- (1) 352 (2) 252 (3) 242 (4) 142 (5) Other than those given as options

Q.4. $20 \times \frac{1}{2} = ?$

- (1) 4 (2) 5 (3) 12 (4) 20 (5) Other than those given as options

Q.5. $0.7 \times 0.5 = ?$

- (1) 35 (2) 0.35 (3) 0.0035 (4) 0.035 (5) Other than those given as options

Q.6. $15 : 25 :: 6 : ?$

- (1) 9 (2) 10 (3) 30 (4) 15 (5) Other than those given as options

(A) Details of the Online Examination

- (1) The examination would be conducted online i.e. on a computer.
- (2) All tests will be in English.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the 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 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.

- (6) To select a question to answer, you can do one of the following :
 - (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
 - (b) Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
 - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you **MUST** click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) **Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (14) Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.
- (15) After clicking the **Save & Next** button on the last question for a section, you will automatically be taken to the first question of the next section.
- (16) You can move the mouse cursor over the section names to view the status of the questions for that section.
- (17) You can shuffle between the questions within a particular section during the examination as per the time allotted to particular tests.
- (18) The candidates are requested to follow the instructions of the “Test Administrator” carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by 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 test duration, 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.
- (21) **Please note :**
 - (a) **Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time.**
 - (b) **Under no circumstances should a candidate click on any of the ‘keyboard keys’ once the exam starts as this will lock the exam.**

[B] General Instructions:

- (1) Please note Date, 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 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 recent photograph affixed thereon, photocopy of the ID proof stapled with call letter and same currently valid photo identity proof in original. - **THIS IS ESSENTIAL. Please hand over the call-letter along with 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 /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 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 project.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit.
- (7) Biometric data (thumb impression) 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 :
 - (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).
- (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 must bring a ball point pen and ink stamp pad 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** submit this sheet of paper along with the Call Letter to the invigilator 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) 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. The candidate should be vigilant to ensure that no other candidate is able to copy from his/her answers.
- (12) 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.
- (13) 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.
- (14) Candidates are advised to take note of “The Public Examinations (Prevention of Unfair Means) Act, 2024”.

WISH YOU GOOD LUCK