THE KANGRA CO-OPERATIVE BANK LTD. NEW DELHI

ONLINE EXAMINATION FOR RECRUITMENT OF TRAINEE OFFICER

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 objective type multiple choice tests and descriptive test as stated below :

Sr.No.	Sections / Subjects	Number of Questions	Maximum Marks	Time	Medium
1	Reasoning and Computer Knowledge	45	60	60 Minutes	English & Hindi
2	Data Analysis and Interpretation	35	60	45 Minutes	English & Hindi
3	General/Economy/Banking Awareness	40	40	35 Minutes	English & Hindi
4	English Language	35	40	40 Minutes	English
	TOTAL	**155**	**200**	**180 Minutes**	

Structure of the Descriptive Test

Sr. No.	Sections / Subjects	Number of Questions	Maximum Marks	Time	Medium
1	English Language	2	50	30 Minutes	English

The total duration for the exam is 210 minutes; however you may have to be at the venue for approximately 300 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests except test of English Language and Descriptive test will be provided in both English and Hindi. **Each test is separately timed. Candidates can attempt questions in a particular test during the time allotted for that test only.** All the 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.**

Descriptive test would be online. Candidates will have to type the answer using keyboard.

Descriptive paper will be provided only in English. Descriptive 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 30 minutes to answer the questions.

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 and thereafter for Interview. To qualify for the interview, each candidate must obtain a minimum aggregate score in the objective test and also qualify in the descriptive test.

Qualifying marks for Objective examination – minimum 40% marks in each paper (Net off negative marks)

Qualifying marks for Descriptive examination – minimum 40% marks

Aggregate Qualifying marks (Objective and Descriptive together) – Minimum 45% marks.

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

(i) 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.

(ii) 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.

(iii)   Test wise scores and scores on total is reported with decimal points upto two digits.

Note: Cutoffs may be applied in two stages :

(i)   On scores in individual tests
(ii)   On Total Score

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 COMPUTER KNOWLEDGE

Q.1. The town of Paranda is located on Green lake. The town of Akram is West of Paranda. Tokhada is East of Akram but West of Paranda. Kakran is East of Bopri but West of Tokhada and Akram. If they are all in the same district, which town is the farthest West ?
(1) Paranda   (2) Kakran   (3) Akram   (4) Tokhada   (5) Bopri

Q.2. 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.3. Madhav ranks seventeenth in a class of thirty-one. What is his rank from the last ?
(1) 13   (2) 14   (3) 15   (4) 16   (5) 17

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

Q.5. 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

DATA ANALYSIS AND INTERPRETATION

Q.1. 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.100   (5) Other than those given as options

Q.2-3. 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 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.2. Which attribute for promotion has received the highest rank ?
(1) Perseverance   (2) Seniority   (3) Honesty   (4) Sociability   (5) Other than those given as options

Q.3. Which attribute is considered the least important for Promotion ?
(1) Honesty   (2) Intelligence   (3) Perseverance   (4) Efficiency   (5) Other than those given as options

Q.4. $\dfrac{24}{65} \times \dfrac{13}{56} \times \dfrac{5}{7} = ?$

(1) $\dfrac{3}{49}$ (2) $\dfrac{15}{245}$ (3) $\dfrac{3}{77}$ (4) $\dfrac{2}{56}$ (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. R. K. Laxman is famous for _____
(1) Painting   (2) Cartoons   (3) Screenplay Writing
(4) Film Direction   (5) Other than those given as options

Q.3. 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

Q.4. Which of the following is NOT a recognised key skill of management ?
(1) Conceptual skills   (2) Human skills   (3) Technical skills
(4) Writing skills   (5) None of those given as options

ENGLISH LANGUAGE

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

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

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

Descriptive Examination Syllabus:

Essay Writing and Letter Writing are the two elements of the descriptive test. The examiner may ask to write formal or business letters. The economy, society, culture, and politics are all possible areas for essay topics.

DESCRIPTIVE PAPER

Q.1. Write an essay on any **ONE** of the following topics

- Importance of Financial Planning

- Financial Inclusion

- 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.

Q.2. 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).

(A)   Details of the On-line Examination Pattern:

(1)   The examination would be conducted on-line i.e. on a computer.

(2)   All tests except test of English Language and Descriptive test will be provided in both English and Hindi.

(3)   All the questions will have multiple choices. Out of the five options to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ 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:

1 You have not visited the question yet.

2 You have not answered the question.

3 You have answered the question.

4 You have NOT answered the question, but have marked the question for review.

5 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 :

(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) Test name(s) will be displayed on the top bar of the screen. Questions in a test can be viewed by clicking on the test name. The test you will view will be highlighted.

(15) After clicking the **Save & Next** button on the last question for a test, you will not be taken to the first question of the (next) test until the time allocated for that test is exhausted.

(16) You can move the mouse cursor over the test names to view the status of the questions for that test.

(17) You cannot shuffle between tests but can shuffle between questions during the examination as per time allocated to a particular test.

(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 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 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.

(21) **Please note :**
   (a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
   (b) **Under no circumstances a candidate should click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

DETAILS ABOUT DESCRIPTIVE TYPE TEST

1. No separate login is required to take the test.

2. This test will start automatically upon auto-submission of objective test.

3. Questions will be displayed on computer monitor.

4. **Only one question with internal choices 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.

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 Tests, Do not click on 'Keyboard Keys'.

[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.

(4)	You must scrupulously follow the instructions of the Test Administrator and the 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. **After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.**

(6)	Please bring 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. **This call-letter alongwith photocopy of photo identity proof duly stapled together are to be submitted at the end of exam by putting it in the designated drop-box.** Currently valid photo identity proof may be PAN Card/Passport /Permanent Driving License/Voter's Card with photograph/Bank Passbook with photograph/Valid recent Identity Card issued by a recognised 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.

(7)	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.

(8)	You should bring a ball-point pen and 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 drop this sheet of paper along with the Call Letter in the designated drop-box.

(9)	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-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(10)	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.

(11)	Please note that a candidate is allowed to appear only once in the online examination. Multiple appearance in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once on the date and at the time mentioned on the respective call letter. All other call letters are to be surrendered.

(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 City Union Bank recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

SOCIAL DISTANCING MODE CONDUCT OF EXAM RELATED INSTRUCTIONS

1   **Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Admission Letter. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual's time slot ONLY. Candidates should report at least 15 minutes before the Reporting time indicated on the Admission Letter.**

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 following items with them into the venue.

    a.   **Mask (WEARING A MASK is COMPULSORY)**
    b.   **Personal transparent water bottle (Candidate should bring his / her own water bottle)**
    c.   **Personal hand sanitizer (50 ml)**
    d.   **A simple pen and a stamp pad.**
    e.   **Exam related documents (Admission Letter and Photocopy of the ID card stapled with it, ID Card in Original.)**
    f.   **Admission Letter should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Admission Letter should be exactly the same.**
    g.   **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, sanitizer (50ml) and transparent water bottle. Wearing a mask is compulsory. Both candidate and Scribe will require to be wearing Mask.**

8   **A Candidate must have AarogyaSetu App installed on his mobile phone. The AarogyaSetu status must show candidate's risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with this Admission Letter) and show the same to the Security Guard at the entry into the exam venue. Candidates with Moderate or High Risk Status on AarogyaSetu App will not be allowed entry. In case any of the responses in declaration suggest COVID 19 infection/symptoms, the candidate will not be permitted inside the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions.)**

9   **After Aarogya Setu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.**

10 **All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature. In case, any person is observed to be having above normal temperature (> 99.14° F) or displaying any symptoms of the virus, they will not be allowed entry into the venue.**

11 Candidate registration:

    a.   **Candidate registration will be done through photo capture.**
    b.   **Photograph will be taken while candidate is standing.**
    c.   **Seat number will be given to the candidate.**

12 Rough sheet, admission letter and ID proof management

    • **Rough sheet(s) kept at each candidate desk will be used by candidate.**
    • **Candidate must follow the instructions related to dropping the admission letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the services of Scribe should submit Scribe form also along with the Admission Letter and ID proof copy**
    • **Candidate must drop the rough sheets, admission letter, ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam officials.**

13 Post Examination Controls

    • **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