ALMORA URBAN CO-OPERATIVE BANK LTD.

ON-LINE EXAMINATION - RECRUITMENT OF VARIOUS POSTS

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 objective type multiple choice tests as stated below :

Structure of the test for Clerk/Cashier and Clerk/Typist

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Version	Time
1	Reasoning	40	40		35 Minutes
2	English Language	40	40		35 Minutes
3	General Awareness (with special reference to Banking)	40	40	Only English	20 Minutes
4	Computer Knowledge	40	40		20 Minutes
5	Quantitative Aptitude	40	40		35 Minutes
	TOTAL	200	200		145 Minutes

Structure of the test for Special Officer IT

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Version	Time
1	Reasoning	40	40		35 Minutes
2	English Language	40	40		35 Minutes
3	General Awareness (with special reference to Banking)	40	40	Only English	20 Minutes
4	Computer Knowledge *	40	40		20 Minutes
5	Quantitative Aptitude	40	40		35 Minutes
	TOTAL	200	200		145 Minutes

* Question specific to SQL, DBMS, Operating System and Networking for the post of Special Officer IT

Structure of the test for Special Officer Law

Sr. No.	Name of the Test	Number of Questions	Maximum Marks	Version	Time
1	Reasoning	40	40		35 Minutes
2	English Language	40	40		35 Minutes
3	General Awareness (with special reference to Banking) **	40	40	Only English	20 Minutes
4	Computer Knowledge	40	40		20 Minutes
5	Quantitative Aptitude	40	40		35 Minutes
	TOTAL	200	200		145 Minutes

** Question specific to Laws related to Banking (like SARFAESI Act, NI Act, PML Act etc.) for the post of Special Officer Law

The time for the test is 145 minutes; however you may have to be at the venue for approximately 200 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 should attempt questions of each test within the time limit allotted to each test. 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.**

Passing Criteria - To qualify this online written examination candidate needs to secure minimum marks 90 out of 200.

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

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

Q.1. In the series given below count each 5 which is not immediately preceded by 3 but is immediately followed by 7. How many such 5's are there ?
1 5 7 3 5 7 4 7 3 7 2 5 6 5 8 5 7 4 5 6 5 5 7 1 5 7 7 5 5
(1) 1   (2) 2   (3) 3   (4) 4   (5) 5

Q.2. 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.3. STAMMERING is related to SPEECH in the same way as DEAFNESS is related to which of the following ?
(1) EAR   (2) HEARING   (3) DUMB   (4) SILENCE   (5) TALK

Q.4. 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.5. Sapling is related to Tree as _____
(1) Horse is related to Mare   (2) River is related to Brook   (3) Bud is related to Flower
(4) Student is related to Teacher   (5) Tree is related to Furniture

Q.6. Which letter should be in place of the question mark in the following series ?
G H J M ? V
(1) T   (2) S   (3) R   (4) U   (5) Q

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.   No error
    (1)   (2)   (3)   (4)   (5)

2

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)

GENERAL AWARENESS (WITH SPECIAL REFERENCE TO BANKING)

This test is designed to measure your awareness about the past and present events, socio economic developments as well as awareness about developments in the Banking Industry etc.

Q.1. Which of the following financial institutions has introduced the 'Know Your Customer' guidelines for Banks ?
(1) IDBI   (2) RBI   (3) NABARD   (4) SIDBI   (5) Other than those given as options

Q.2. National Securities Depositary 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.3. 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.4. 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.5. 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

Q.6. Which of the following stands for I in IRDA ?
(1) Indian   (2) International   (3) Insurance   (4) Income   (5) Institute

COMPUTER KNOWLEDGE

This test is designed to measure your computer knowledge.

Q.1. 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.2. _____ is an output device of a computer.
(1) Printer   (2) CPU   (3) Monitor   (4) Keyboard   (5) CD

Q.3. What is the full form of RAM ?
(1) Random Adaptive Mouse   (2) Random Adaptive Memory   (3) Random Access Memory
(4) Random Access Mouse   (5) Other than those given as options

Q.4. Pick the odd man out.
(1) Monitor   (2) Keyboard   (3) Floppy drive   (4) Windows   (5) Hard-disk drive

Q.5. Which of the following is a popular Computer Language ?
(1) A +   (2) BA +   (3) C ++   (4) CA +   (5) Other than those given as options

QUANTITATIVE APTITUDE

Q.1-3. 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 the questions that follow :

% of Employees Giving Different Ranks						
Attribute	**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.1. Which attribute for promotion has received the highest rank ?
(1) Perseverance   (2) Seniority   (3) Honesty   (4) Sociability   (5) Efficiency

Q.2. How many employees gave rank III to intelligence ?
(1) 119   (2) 98   (3) 77   (4) 70   (5) 10

Q.3. Which attribute is considered the least important for promotion ?
(1) Honesty   (2) Intelligence   (3) Perseverance   (4) Efficiency   (5) Sociability

Q.4. 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.5. If 3 workers collect 48 Kg. Cotton in 4 days, how many kg. Cotton will 9 workers collect in 2 days ?
(1) 216   (2) 32   (3) 108   (4) 72   (5) Other than those given as options

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 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) 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.

(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 test duration, the candidates will not be able to attempt any question or check their answers.

(17) 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. **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 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 submit the call-letter along with photocopy of photo identity proof duly stapled together 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/Valid recent Identity Card issued by a recognised College/ University/Aadhar card/E-aadhar card with a photograph/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.

(7)   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).

(8)   In order to save time on frisking (Metal Detectors will be used), the candidates are advised to follow the below mentioned dress code:
    •   Light clothes which cannot be used for hiding any instruments or communication devices.
    •   Half sleeves but not having big buttons or any badge, brooches etc. which could be used to hide the communication device, Bluetooth, camera, etc.
    •   Slippers, sandals and not the shoes/socks.
    However, candidates coming in customary/ religious dresses and PwBD candidates should report at the centre well in advance prior to reporting time for frisking.

(9)   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.

(10)   You should bring with you a ball-point pen and ink stamp pad. 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 before leaving the venue.

(11)   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.

(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.

(14)   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.

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 Call 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 atleast 15 minutes before the Reporting time indicated on the call 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 certain items with them into the venue.

   a. **Mask (WEARING A MASK is COMPULSORY)**

   b. **Gloves**

   c. **Personal transparent water bottle (Candidate should bring his / her own water bottle)**

   d. **Personal hand sanitizer (50 ml)**

   e. **A simple pen and ink stamp pad (blue/black)**

   f. **Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original.)**

   g. **Call 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 Call Letter should be exactly the same.**
   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 **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 form to this effect (declaration form is provided along with this Call 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.**

8 **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.**

9 **All candidates 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.**

10 In candidate registration :
   a. **Candidate registration will be done through photo and biometric capture. Photo captured will be matched with the photo uploaded by you in the application (as printed in the call letter). You must NOT change your appearance from the photo uploaded by you.**
   b. **Photograph will be taken while candidate is standing.**
   c. **Seat number will be given to the candidate.**

11 Rough sheet, call 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 call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place.**
   • **Candidate must drop the rough sheets, call 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.**

12 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