

SBPP COOPERATIVE BANK LIMITED

ON-LINE EXAMINATION - RECRUITMENT OF JUNIOR 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 as stated below:

Sr. No.	Name of Test	No. of Questions	Maximum Marks	Version	Duration
1	Mathematics	25	25	Only English	120 minutes
2	General English	25	25		
3	Reasoning	25	25		
4	General Awareness/Current Affairs (Preferably related to the Financial Sector)	25	25		
	TOTAL	100	100		120 minutes

The time for the test 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. Tests are **compositely timed**. You can attempt any question during the time allotted. 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 no penalty for wrong answers marked by you. However, you are advised not to mark answers by random guessing.**

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

MATHEMATICS

Q.1-3. Directions : Given below is a table showing Different Number of Candidates Appeared and Qualified in an Examination from Different Schools Over the Years.

School	2015		2016		2017	
	Appeared	Qualified	Appeared	Qualified	Appeared	Qualified
A	400	128	344	86	256	64
B	326	163	520	442	635	254
C	250	35	120	36	325	130
D	450	207	360	162	215	43
E	560	84	444	111	384	192

Q.1. In 2017, out of total number of disqualified candidates from school A, one-fourth were female. If double this number of females could not qualify the exam in 2015 in school A, how many male candidates **did not** qualify the exam in 2015?

- (1) 176 (2) 96 (3) 148 (4) 211 (5) 134

- Q.2.** What is the ratio between the disqualified candidates from School E in 2016 to that disqualified from School D in 2015 ?
 (1) 37:22 (2) 42:17 (3) 37:27 (4) 33:13 (5) 27:29
- Q.3.** From which of the following schools did least percent candidates qualify in 2017 ?
 (1) A (2) B (3) C (4) D (5) E
- 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
- Q.5.** The interest on a certain deposit at 9% per annum is Rs.405 in one year. How much will be the additional interest in one year on the same deposit at 10% per annum ?
 (1) Rs. 40.50 (2) Rs. 450 (3) Rs. 855 (4) Rs.45 (5) Other than those given as options

GENERAL ENGLISH

- Q.1.** Read the 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. That part is the answer. If there is no error, the answer is 'No error'. (Ignore the errors of punctuation, if any).

The regaining of freedom / as we well know has given rise for / many dormant issues /

- (1) (2) (3) (4) (5) No error
- and conflicts in our society. (5)

- Q.2-3. Directions :** In each of the following questions, select from amongst the five alternatives, the word most opposite in meaning of the word given in capitals.

Q.2. LIVELY

- (1) simple (2) weak (3) dull (4) angry (5) moron

Q.3. INADVERTENT

- (1) adequate (2) available (3) sluggish (4) negligent (5) intentional

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

He wants me to look _____ his garden during his absence.

- (1) at (2) over (3) after (4) into (5) from

Direction : In each of the following questions, select from amongst the five alternatives, the word nearest in meaning to the word given in capitals.

Q.5. LETHAL

- (1) light (2) dangerous (3) deadly
 (4) cruel (5) thoughtless

Q.6. CENTENARY

- (1) a guard (2) a hundred years (3) a very old man
 (4) a hundred runs (5) a hundredth anniversary

REASONING

- Q.1.** Some leaders are dishonest. Neelam is a leader. Which of the following inferences definitely follows from these two statements ?

- (1) Neelam is honest (2) Neelam is dishonest
 (3) Some leaders are honest (4) Leaders are generally dishonest
 (5) Neelam is sometimes dishonest

- Q.2.** 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.3.** 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.4.** 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

**GENERAL AWARENESS/CURRENT AFFAIRS
(PREFERABLY RELATED TO THE FINANCIAL SECTOR)**

- Q.1.** Which of the following stands for I in RBI ?
(1) India (2) International (3) Insurance (4) Income (5) Institute
- Q.2.** Which of the following sectors contributes maximum in deciding the growth in income of the states in India ?
(1) Energy (2) Tourism (3) Service (4) Transport (5) Agriculture
- Q.3.** In which of the following states is the number of people living below poverty line the maximum ?
(1) Bihar (2) Andhra Pradesh (3) Uttar Pradesh (4) Rajasthan (5) Orissa
- Q.4.** Monetary policy is concerned with _____
(1) changes in the supply of money
(2) buying and selling of financial instruments
(3) reducing unemployment
(4) changes in the supply of money & reducing unemployment
(5) Other than those given as options
- Q.5.** Which of the following stands for I in IRDA ?
(1) Indian (2) International (3) Insurance (4) Income (5) Institute
- Q.6.** Who is the person closely associated with operation flood programmes and was honoured by Padma Vibhushan recently ?
(1) Dr. V. Kurien (2) Dr. M. S. Swaminathan (3) Dr. Amartya Sen
(4) Narendra Modi (5) Other than those given as options
- Q.7.** Which of the following authorities issues licences to LIC agents in India ?
(1) IRDA (2) RBI (3) LIC (4) SEBI (5) Other than those given as options
- Q.8.** OSCAR awards are given for best performance in which of the following field ?
(1) Films (2) Literature (3) Sports (4) Science (5) Social Service

(A) Details of the Online Examination Pattern

- (1) The examination would be conducted online i.e. on a computer.
- (2) Questions 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 most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be highlighted and 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 :



You have not visited the question yet.



You have not answered the question.



You have answered the question.



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



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

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.*

- (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 the 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 automatically be taken to the first question of the (next) test.
- (16) You can move the mouse cursor over the test names to view the status of the questions for that test.
- (17) Tests are separately timed. You can attempt any question in a particular test during the time allotted to that test only.
- (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 120 minutes, 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" or leave the examination hall 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.
- (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 this 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 License/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 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 must bring a ball point pen. You are allowed to bring your own 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** handover this sheet of paper along with the Call Letter to the Test Administrator before leaving the venue.
- (9) 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.
- (10) 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.
- (11) 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.
- (12) 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.

(13) Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".