

THE KANGRA COOPERATIVE PRIMARY AGRICULTURE & RURAL DEVELOPMENT BANK LTD.

RECRUITMENT OF MANAGER & ASSISTANT MANAGER & RECOVERY SUPERVISOR/OFFICE ASSISTANT

INFORMATION HANDOUT FOR ONLINE EXAMINATION

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 :

Structure of the test for the post of Manager

| Sr. No. | Name of the Test | No. of Question | Maximum Marks | Version | Total Time |
|--------------|--------------------------------|-----------------|---------------|--|--------------------|
| 1 | Reasoning | 50 | 50 | Bilingual i.e. English and Hindi except test of English Language | 35 Minutes |
| 2 | English Language | 25 | 25 | | 20 Minutes |
| 3 | Quantitative Aptitude | 50 | 50 | | 35 Minutes |
| 4 | Banking Professional Knowledge | 75 | 75 | | 60 Minutes |
| Total | | 200 | 200 | | 150 Minutes |

Structure of the test for the post of Assistant Manager

| Sr. No. | Name of the Test | No. of Questions | Maximum Marks | Version | Total Time |
|--------------|--------------------------|------------------|---------------|---|--------------------|
| 1 | Reasoning [Only Verbal] | 50 | 50 | Bilingual i.e. English and Hindi except test of English | 40 Minutes |
| 2 | Quantitative Aptitude | 60 | 60 | | 45 Minutes |
| 3 | English | 40 | 40 | | 30 Minutes |
| 4 | General Awareness | 50 | 50 | | 35 Minutes |
| Total | | 200 | 200 | | 150 Minutes |

Structure of the test for the post of Recovery Supervisor/Office Assistant

| Sr. No. | Name of the Test | No. of Questions | Maximum Marks | Version | Total Time |
|--------------|---------------------------|------------------|---------------|---|--------------------|
| 1 | Reasoning [Only Verbal] | 50 | 25 | Bilingual i.e. English and Hindi except test of English | 30 Minutes |
| 2 | Numerical Ability | 50 | 25 | | 30 Minutes |
| 3 | English | 50 | 25 | | 30 Minutes |
| 4 | General Awareness | 50 | 25 | | 30 Minutes |
| Total | | 200 | 100 | | 120 Minutes |

The time for the exam is 150 minutes for Manager & Assistant Manager and 120 minutes for Recovery Supervisor/ Office Assistant; however you may have to be at the venue for approximately 210 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 will be provided in English and Hindi. You can attempt any question within the time allotted to that test. 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, 1/4 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 :

- (i) Number of questions answered correctly by a candidate in each 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) Testwise scores and scores on total is reported with decimal points upto two digits.

Note : Cutoffs may be applied in two stages :

- (a) On scores in individual tests
- (b) 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 / REASONING [Only Verbal]

Q.1-5. 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 day 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. Which of the following plays is on Monday ?

- (1) E (2) A (3) F (4) B (5) C

Q.5. Which of the following plays immediately follows B ?

- (1) F (2) E (3) D (4) C (5) A

Q.6. 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.7. 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.8. 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.9. 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

ENGLISH LANGUAGE

- 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)
 and conflicts in our society. No error.
 (4) (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

QUANTITATIVE APTITUDE

- Q.1.** 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.2.** If the profit made by selling a pen for Rs. 10 is as much as its cost, what is the cost price of the pen ?
 (1) Rs. 3/- (2) Rs. 5/- (3) Rs. 10/- (4) Rs. 20/- (5) Other than those given as options
- Q.3.** $2168 + 3154 + 2369 = ?$
 (1) 7791 (2) 7691 (3) 7681 (4) 7781 (5) Other than those given as options
- Q.4.** 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
- Q.5-7.** 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.5.** How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?
 (1) 22 (2) 49 (3) 13 (4) 9 (5) Other than those given as options

- Q.6.** 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.7.** 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

GENERAL AWARENESS

- Q.1.** Which is the largest city of Haryana State ?
 (1) Faridabad (2) Rohtak (3) Panipat (4) Hisar (5) Sirsa
- Q.2.** Which of the following cities in Haryana has been cited as the war place in the Mahabharata?
 (1) Panipat (2) Kurukshetra (3) Rohtak (4) Chandigarh (5) Karnal
- Q.3.** 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.4.** 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.5.** Which of the following is the state where the number of people living below poverty line is maximum ?
 (1) Bihar (2) Andhra Pradesh (3) Uttar Pradesh (4) Rajasthan (5) Orissa
- 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) Shri L. K. Advani (5) Other than those given as options
- Q.7.** 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

BANKING PROFESSIONAL KNOWLEDGE

- Q.1.** Who can stop payment of a cheque ?
 (1) Payee (2) Drawer (3) Endorser (4) Collecting Banks (5) Holder in due course
- Q.2.** No debits to a loan account are made subsequent to the initial advance, except for interest, insurance premia and other sundry charges because _____
 (1) loan accounts are not running accounts as cash credit accounts.
 (2) subsequent deposits will not be covered by the initial set of documents.
 (3) the rule in Clayton's case will apply to loan accounts.
 (4) the bank will be put to a lot of inconvenience due to increased workload.
 (5) none of these
- Q.3.** Deposit insurance and Credit Guarantee Corporation guarantees deposits of _____
 (1) non-nationalized banks only.
 (2) small depositors having balances of not more than Rs. 500/- in any of the commercial banks.
 (3) all depositors of commercial banks upto a maximum amount of Rs. 5,000/-
 (4) depositors of all banks upto a maximum of Rs. 30,000/-
 (5) none of these
- Q.4.** IRDP stands for _____
 (1) Intensive Rural Development Programme (2) Integrated Rural Development Programme
 (3) Internal Rural Development Programme (4) International Rural Development Programme
 (5) none of these
- Q.5.** In the case of following bills, 3 days of grace is allowed (while calculating the due date) in case of _____
 (1) demand bills. (2) documentary bills (3) usance bills
 (4) accommodation bills (5) clean bills

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 on-line i.e. on a computer.
- (2) All tests except English Language will be in English and Hindi.
- (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:



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 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) 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 for respective test.
- (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 to appear for the examination.
- (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 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 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 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. **The call-letter along with 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/Photo Identity proof issued by a Gazetted Officer on official letterhead along with photograph/Photo Identity proof issued by a People's Representative on official letterhead along with photograph/Valid recent Identity Card issued by a recognized 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.
- (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. Bank may take further action against such candidates as deemed fit by it.
- (8) 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** drop this sheet of paper along with the Call Letter and photocopy of photo identity proof 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) 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) 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.
- (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 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 effect.

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 AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. 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 & one ink stamp pad**
 - 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.**
 - h. **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 Gloves, N95 Mask, sanitizer (50ml) and transparent water bottle. Wearing a mask is compulsory. Both candidate and Scribe will require to be wearing N95 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 the 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. (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 In candidate registration:
- a. **Candidate registration will be done through photo 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.**
- 12 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. Those candidates who avail the services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy.**
 - **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.**
- 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