



THE VISAKHAPATNAM CO-OPERATIVE BANK LTD

(Multi State Co-operative Urban Bank)

HEAD OFFICE, D.No.47-3-27/3, 5TH LANE -DWARAKANAGAR, VISAKHAPATNAM -530016

ON-LINE EXAMINATION - RECRUITMENT OF PROBATIONARY OFFICERS (DY. MANAGER) PHASE II MAIN EXAMINATION

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 and descriptive paper as stated below :

Structure of the test – Phase II – Main Examination

Sr. No.	Name of the Tests	No. of Questions	Maximum Marks	Version	Time
1	General English	35	40	English	35 Minutes
2	Data Analysis & Interpretation	30	50	English	40 Minutes
3	Reasoning Ability / Computer Aptitude	40	50	English	40 Minutes
4	General / Economy / Banking Awareness	50	60	English	35 Minutes
	Total	155	200		150 Minutes
Descriptive Paper					
	English Language (Letter Writing, Essay & Precis Writing)	3	50	English	30 Minutes
	Grand Total	158	250		180 Minutes

The time for the test is 180 minutes; however you may have to be at the venue for approximately 240 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests will be in English. You can attempt any question in a particular test during the time allotted to that test only. 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.**

The Descriptive Test will be administered immediately after conclusion of the objective Test and Candidates will have to type their Descriptive Test answers on the Computer.

Descriptive Questions contains Essay Writing, Letter Writing and Précis Writing.

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.

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

Some sample questions are given below.

SAMPLE QUESTIONS
GENERAL ENGLISH

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 counsel urged the court to _____ down the obnoxious law.
(1) enact (2) enforce (3) cancel (4) strike (5) declare

Q.3-4. Directions : Read each sentence 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 (5).

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)

DATA ANALYSIS & INTERPRETATION

Q.1-3. 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.1. 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.2. 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.3. 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

Q.4. At 10 paise each, how many paise will 6 lemons cost ?
(1) 6 (2) 10 (3) 60 (4) 610 (5) Other than those given as options

Q.5. 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

REASONING ABILITY / COMPUTER APTITUDE

Q.1. 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.2. In a row of girls, if Seeta who is 10th from the left and Lina who is 9th from the right interchange their seats, Seeta becomes 15th from the left. How many girls are there in the row ?
(1) 16 (2) 18 (3) 19 (4) 22 (5) Other than those given as options

- Q.3.** 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.4.** 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.5.** Which of the following is the command for copying a particular text in MS Word?
 (1) Control + K (2) Control + C (3) Control + P
 (4) Control + X (5) Other than those given as options
- Q.6.** Pick the odd man out :
 (1) Mouse (2) Keyboard (3) CD (4) Printer (5) Virus
- Q.7.** Who can stop payment of a cheque ?
 (1) Payee (2) Drawer (3) Endorser (4) Collecting Bank (5) Holder - in due course
- Q.8.** Where a cheque bears across its face crossing with the name of a banker, such a crossing will be called —
 (1) General Crossing (2) Special Crossing (3) Restrictive Crossing
 (4) Double Crossing (5) Other than those given as options
- Q.9.** If the drawer (or any holder) mentions a date on the cheque. Which is subsequent to the date on which it is presented for payment. It is called —
 (1) Stale cheque (2) Ante dated cheque (3) Incomplete cheque
 (4) Post-dated cheque (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

ENGLISH LANGUAGE (DESCRIPTIVE)

- Q.1.** Write a letter on any **ONE** of the following:
- Write a letter to your younger brother explaining him how Rural Banking Sector has changed in the last decade in India.
 - Write a letter to the Branch Manager of your Bank sharing a good experience of customer service in passing an agricultural loan (Based on your experience or reading).
- Q.2.** Write an essay on any **ONE** of the following topics in about 400 words.
1. Three effective measures to eradicate illiteracy in India. Explain how the measures suggested by you will be effective.
 2. It is often said that computerization results in unemployment. Do you agree ? Explain.
 3. High Rise Buildings : Infrastructural and Environmental Issues.

Q.3. Write a précis of the following passage in about 120 words, and give it a title.

Christian Reed, a project manager, has worked at the Tata Steel plant—Britain’s biggest—for 11 years. His father worked in the local steel industry for 40 years, and his grandfather was a foundry worker. “It’s very difficult to contemplate losing the plant,” he says. “It would be like losing a member of the family.”

The fate of his job and those of about 4,300 other Port Talbot steelworkers, as well as Britain’s loss-making steel industry in general, have become the most poignant part of the political row that has erupted in Britain since Tata Steel, Britain’s biggest producer, said in late March that it planned to sell or close its operations in the country. Opposition politicians have demanded that the government engineer a rescue, either by erecting high tariff walls against cheap steel imports, as America has done, or by going for some sort of nationalisation, as Italy has attempted with the ill-starred Ilva plant in the heel of the country. On April 5th a potential rescuer, Sanjeev Gupta of Liberty House, a commodity-trading company, said he was interested in buying the Port Talbot business, though he wants plenty of government sweeteners before doing so. He has called Britain’s steel industry “probably the worst in the world.”






There are few parts of the rich world where steel remains a good business, however. Port Talbot’s woes are indicative of a global problem—especially in places where makers of unspecialised steel face competition from cheaper producers.

In the eyes of many, including the Welsh steelworkers, the main bogeyman is China, where steel output has ballooned. The country has produced more steel in two years than Britain since 1900, according to the International Steel Statistics Bureau, and is indeed awash with excess capacity. But this is part of a phenomenon that extends across the developing world. The OECD, a club mostly of rich countries, reckons that in the four years to 2017 steelmaking capacity will have grown by 50% in the Middle East, 20% in Africa and 10% in Latin America.

Meanwhile, the China-led slowdown in developing economies and low oil prices, which have hit the use of steel in rigs and pipelines, mean that demand is severely lagging supply. Even in India, which is supposed to be the bright spot of the global steel market, demand growth is unlikely to recover to levels in the years before 2010 when it embarked on a debt-fuelled infrastructure construction binge.

3. 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:

-  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 :
- 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.
 - Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
 - 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) Tests are separately timed. You can attempt any question in a particular test during the time allotted to that test only.
- (16) 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.
- (17) After the expiry of test duration, the candidates will not be able to attempt any question or check their answers.
- (18) Please note :**
- Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
 - Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

Note : Descriptive Questions contains Letter Writing, Essay Writing and Précis Writing.

DETAILS ABOUT DESCRIPTIVE TYPE TEST

- No separate login is required to take the test.
- This test will start automatically upon auto-submission of objective test.
- Questions will be displayed on computer monitor.
- Only one question with internal choices will be displayed at a time.**
- The questions will be in English and answers are to be typed in space provided for the same using keyboard in English only.

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. (Preferably the same photograph as was as uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and Bank Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility) or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your 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 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. **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 responses of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The Bank may take further action against such candidates as deemed fit by it.
- (9) You must bring a ball point pen. 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) Please read instructions related to Social Distancing given on next page.

INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING

- 1 Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter. Late comers will not be allowed to take the test.
- 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
 - b. Personal hand sanitizer (50 ml)
 - c. A simple pen and ink stamp pad (blue/black)
 - d. Exam related documents (Call Letter and ID Card in Original)
 - e. 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.
- 8 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