

# The Ahmednagar District Central CO-Operative Bank Ltd. .

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## EXAMINATION PATTERN AND SYLLABUS FOR THE POST OF FIRST GRADE OFFICER BROCHURE FOR INFORMATION.

S.No	SYLLABUS	No .of questions	Marks
1	<b>Banking-</b> Law & Practice / Co-operative Societies Act, Banking Regulation Act, Contract Act ,N.I.Act / Co-Operative Law etc./ Deposit RBI directives in respect of all deposit areas./ Operational banking/Types of accounts and customers, Banker Customer Relationship./KYC-PMLA / Advances, priority and non-priority advances, non-agriculture lending-Sugar Industries, Agro Processing Units ,Salary earners coop society etc. - documentation, recovery-rights of SRO,SARFESI, N.P.A., Types of securities, Exposure limits, one time settlement of dues etc. Capital Adequacy Ratios./ Ancillary services / Computerisation-Digital banking- Insurance Life – Non life- including Prime Minister’s Insurance Scheme- /HR area/ALM-Investment Basics. etc	23	23
2	<b>English</b> – Reading of the passage and answering the questions, Grammar, Synonyms and Antonyms, One word substitution, Sentence completion, Sentence arrangement, Sentence correction, etc	22	22
3	<b>General knowledge</b> - General awareness about sports and culture, current affairs, Basics of computer/IT etc. General knowledge of Economy, History, Geography, Languages, Science, Civics etc.	22	22
4	<b>Intelligence Test-</b> Reasoning ability, Numerical ability etc. simple arithmetical problems. The problems are mainly on number system, decimal fractions, HCF/LCM, Ratio-Proportion, Profit & Loss, Averages, Speed-Time & Work, Percentage, Simple & Compound Interest, the questions will be based on a] Series b] Analogies c] Spotting out the dissimilar d] Coding/Decoding etc.	23	23
	Total Number of Questions : 90 Total Marks : 90 Time Allotted : 120 Minutes Medium of Test Paper : English Language		
	Total	90	90

Time allotted 120 minutes.

The questions in the test may be asked on all or any of the above syllabus. The medium of question paper will be English.

All the questions would be objective with multiple choices and having only one correct answer. Each question will be followed by answer choices which are marked A, B, C, D. Select the most appropriate answer. Then using the black ink ball point pen blacken the circle, in the answer sheet, bearing your choice of correct answer against the serial number of the question. Please note that the circle should be dark enough and should be filled in completely.

The nature of questions is given in the following Samples.

## BANKING SECTION SAMPLE QUESTIONS.

1	Which document stipulates internal rules of a company ?
(A)	Resolution
(B)	Memorandum of Association
(C)	Articles of Association
(D)	Declaration

  

2	A Substandard Asset is one which has remained NPA for a period less than or equal to
(A)	12 months
(B)	6 months
(C)	90 days
(D)	180 DAYS

  

3	Bank's Tier I Capital consist of it's ...
(A)	Paid up equity capital
(B)	Issued and fully paid ordinary shares/common stock and perpetual non-cumulative preference shares and free reserves
(C)	Authorised Capital
(D)	None of these

  

4	Stocks of raw materials pledged/hypothecated by the borrower are valued at
(A)	Current market price.
(B)	Price indicated in the invoice
(C)	Rate ascertained from the borrower
(D)	Current market price or invoice price whichever is less

## ENGLISH SECTION SAMPLE QUESTIONS

Read the following passage and answer the questions given below:-

All transportation is resource consuming and pollution generating. In so far as a transport system uses energy, burns fuel, occupies and degrades valuable land, creates noise, emits fumes, it is damaging to the environment. Even so, modern urban societies continue to make ever greater demands on their transportation systems because mobility is also a means of expanding or at least better utilising the available resource base a way of improving the environment. In comparison with most other activities, urban transportation is highly polluting and affects a large number of people. Most of the cities have buses, taxies, scooters, and other vehicles. The pollution generated by these vehicles depends on the energy source used. With the electric traction the local pollution is minimum, but it has been shifted to where the power is generated.

5	Resources are consumed by
(A)	FUEL
(B)	Transport
(C)	Land
(D)	Energy

  

6	Land is occupied by
(A)	Trees
(B)	Environment
(C)	Population
(D)	Systems of transport

7	Transport systems are harmful because these
(A)	Use energy
(B)	Divide the city
(C)	Cause pollution
(D)	Kill people

8	use of electric traction implies
(A)	A lot of pollution
(B)	No pollution
(C)	Shifting of pollution to another place
(D)	Quick travelling

**GENERAL KNOWLEDGE SECTION SAMPLE QUESTIONS.**

9	The biggest aluminium producer in the world is:-
(A)	U.S.A.
(B)	India
(C)	Iran
(D)	Russia

10	In the election of the President which of the following do not take part?
(A)	Members of Legislative Council
(B)	Elected Members of Loksabha
(C)	Elected members of Rajya Sabha
(D)	None of these

11	Mixed Economy implies ....
(A)	Co-existence of Heavy Industries and small scale and cottage industries
(B)	Promotion of Agriculture as well as Industries.
(C)	Presence of rich and the poor.
(D)	Co-existence of Public Sector and Private sector

12	Devaluation of currency basically helps to promote.
(A)	National Income
(B)	Savings
(C)	Imports at lower cost
(D)	Export.

**INTELLIGENCE TEST QUESTION SECTION SAMPLES**

13	A shopkeeper earn Rs.504/- in 12 days. His average income for the first 4 days was rs.40/- per day. His average income for the remaining days is :-
(A)	Rs.40/-
(B)	Rs.43/-
(C)	Rs.42/-
(D)	Rs.45/-

14	Which is different from other:-
(A)	Light – Heavy
(B)	Broad – Wide
(C)	Big – Large
(D)	Tiny – Small

15	If price of sugar is raised by 20%, find how much % a householder reduce his consumption of sugar so as not to increase his expenditure?
(A)	15%
(B)	12.50 %
(C)	16.66 %
(D)	25%

16	A can do a job in 24 days, B in 9 days, C in 12 days. B and C together start the work but leave after 3 days. The time taken by A to complete the remaining work is .....
(A)	8 days
(B)	12 days
(C)	8.5 days
(D)	10 days