The Ahmednagar District Central CO-Operative Bank Ltd. .

Head Office : Station Road, AHMEDNAGAR 414001
P.B.No.42, Gram : Sahakar Bank, Fax (0241)2451965
Chief Executive Officer - Cabin:.2451252.8.X.2451651,2450652to
654,2451655,2450835, 245082t.245jl6t2
E-mail: ahmednagar,dccbank@gmail.com, Website: ww.adccbanhragar org

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EXAMINATION PATTERN AND SYLLABUS FOR THE POST OF SECOND GRADE OFFICER
BROCHURE FOR INFORMATION

S.No	Syllabus	No .of questions	Marks
1	**Banking-** 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	**English –** 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	**General knowledge** – 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	**Intelligence Test-** 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. Total Number of Questions : 90 Total Marks : 90 Time Allotted :120 Minutes Medium of Test Paper : English Language	23	23
	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 numbered A, B, C and 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 for information in the following Samples.

BANKING SECTION SAMPLE QUESTIONS.

1	Maharashtra Co-Operative Societies Act, Section 23 deals in:
(A)	Limited membership.
(B)	Open Membership.
(C)	Selective Membership.
(D)	Nominal Membership.

2	Who can stop payment of cheque?
(A)	Payee
(B)	Drawee
(C)	Drawer
(D)	Anybody

3	A loan of Rs. 10,000/- granted in 2006 became NPA and is not considered irrecoverable. There is no security of any type to this account. How much provision will be required?
(A)	20%
(B)	30%
(C)	50%
(D)	100 %

4	In a Joint account if instructions regarding who should operate the account are not clear:
(A)	Cheques will be honoured if signed by any one of the joint holder
(B)	Cheque will be returned till clear instructions are received
(C)	Cheque will be honoured if signed by both
(D)	None of the above

ENGLISH SECTION SAMPLE QUESTIONS.

Read the following passage and answer the question No.5 and 6 given bellow:-

If I had been asked in my youth whether I preferred to have dealing only with men or only with books my answer would certainly have been in favour of books. In later years this has become less and less the case. Not that I have had so much better experience with men than with books, on the contrary purely delightful than purely delightful men. But the many bad experiences with men have nourished the meadow of my life as the noblest book could not do.

5	The author says that in later years his love of books diminished because
(A)	he did not get many delightful books to read.
(B)	He had better experience with men than with books.
(C)	He had given up the habit of reading books.
(D)	Even the bad experiences he had with men were more valuable than what the noblest book could give.

6	Which one of the following statements best reflects the main argument of the passage?
(A)	Books are always better than men.
(B)	There are more purely delightful men than purely delightful books.
(C)	It is the experience with other human beings that nourishes one's life and not necessarily books.
(D)	Neither men nor books give any worthwhile experience.

GENERAL KNOWLEDGE SECTION SAMPLE QUESTIONS.

7	Which of the following elections are not conducted by the Election Commissioner?
(A)	Loksabha
(B)	Rajyasabha
(C)	Cooperative societies.
(D)	Presidcent

8	The world's largest personal computer network service is provided by which of the following?
(A)	ER Net
(B)	Intel
(C)	Internet
(D)	Tech Net

9	India's National game is ….
(A)	Football
(B)	Cricket
(C)	Tennis
(D)	Hockey

10	IRDA in India regulates ……
(A)	Banking Business
(B)	Insurance Business
(C)	Capital Business
(D)	Public Issue of shares.

INTELLIGENCE TEST SECTION SAMPLE QUESTIONS.

11	How many 9's are there in the following number sequence which are immediately preceded by 3 but not immediately followed by 4 : 2 3 9 5 1 3 9 6 7 3 9 4 8 9 3 4 9 3 2 3 9 8 3 9 3
(A)	3
(B)	2
(C)	1
(D)	4

12	Vijay ranks 7 th from the top and 28 from the bottom in a class. How many students are there in the class:-
(A)	36
(B)	34
(C)	35
(D)	37

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

14	If the letters in PRABA are coded as 27595 and THILAK coded as 368451,how can BHARATHI be coded :-	
	(A)	96575368
	(B)	57686535
	(C)	96855368
	(D)	37536689

15	A car completes a journey in 7 Hours. The first half distance @ 40 KM per hour and the second half distance @ 30 KM per hour. The total journey is ………	
	(A)	220 KM
	(B)	240 KM
	(C)	180 KM
	(D)	160 KM