



# Bombay Mercantile Cooperative Bank Ltd.

## ON-LINE EXAMINATION - RECRUITMENT OF PROBATIONARY OFFICERS AND JUNIOR EXECUTIVE ASSISTANTS

### *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:

#### Structure of the test for the post of Probationary Officers

| Sr. No.      | Name of Tests                            | No. of Questions | Maximum Marks | Version         | Duration           |
|--------------|--|------------------|---------------|-----------------|--------------------|
| 1            | Reasoning Ability & Computer Aptitude    | 50               | 50            | Only<br>English | 35 Minutes         |
| 2            | English Language                         | 50               | 50            |                 | 30 Minutes         |
| 3            | General, Banking and Financial Awareness | 50               | 50            |                 | 20 Minutes         |
| 4            | Quantitative Aptitude                    | 50               | 50            |                 | 35 Minutes         |
| <b>Total</b> |  | <b>200</b>       | <b>200</b>    |                 | <b>120 Minutes</b> |

#### Structure of the test for the post of Junior Executive Assistants

| Sr. No.      | Name of Tests                | No. of Questions | Maximum Marks | Version         | Duration           |
|--------------|------------------------------|------------------|---------------|-----------------|--------------------|
| 1            | Reasoning Ability            | 50               | 50            | Only<br>English | 45 Minutes         |
| 2            | English Language             | 40               | 40            |                 | 30 Minutes         |
| 3            | Numerical Ability            | 60               | 60            |                 | 40 Minutes         |
| 4            | General /Financial Awareness | 50               | 50            |                 | 35 Minutes         |
| <b>Total</b> |                              | <b>200</b>       | <b>200</b>    |                 | <b>160 Minutes</b> |

The duration of the exam is 120 minutes for the post of PO and 160 minutes for JEA; however, you may have to be at the venue for approximately 180 and 220 minutes respectively including the time required for logging in, collection of the call letters, going through the instructions etc. All tests will be in English. The tests are separately timed. You can attempt questions of a particular test during the time allotted for that test only. 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 no penalty for wrong answers marked by you. However, you are advised not to mark your 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 for different posts and also questions on the types not mentioned here.**

Some sample questions are given below.

### SAMPLE QUESTIONS

#### REASONING ABILITY / REASONING ABILITY AND COMPUTER APTITUDE

- ‘Sculpture’ is related to ‘Beauty’ in the same way as ‘Music’ is related to .  
(1) Composer (2) Melody (3) Audition (4) Sing (5) Other than those given as options
- If the following alphabet is arranged in reverse order, which letter will be the tenth letter to the left of ninth letter counting from the right end ?  
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) R (2) T (3) S (4) H (5) Other than those given as options
- Three of the following are alike in a certain way and so form a group. Which is the one that does not belong to that group ?  
(1) Sorrow (2) Jealousy (3) Comedy (4) Anger (5) Other than those given as options
- Sudhir is taller than Deepak who is shorter than Phillip. Javed is taller than Bimal but shorter than Deepak. Phillip is shorter than Sudhir. Who is the tallest ?  
(1) Deepak (2) Sudhir (3) Phillip (4) Javed (5) Other than those given as options
- Directions for Question No.15 : Read the following information and answer the question given below it.  
(1) Five girls occupied five of the seven chairs P, Q, R, S, T, U and V being kept in a row from left to right.  
(2) Deepa was as far to the left of Sudha as Kavita was to the right of Sudha.  
(3) Lata who was second from the right end, sat between Kavita and Geeta.  
(4) Deepa’s pet dog was seated on the chair adjacent to her.  
(5) Sudha sat in the chair immediately to the left of Geeta.  
Which of the chairs was empty ?  
(1) Q (2) V (3) R (4) T (5) Other than those given as options

#### QUANTITATIVE APTITUDE/NUMERICAL ABILITY

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs etc.

**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.** 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.5.** 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.6.** 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

## GENERAL/FINANCIAL AWARENESS/ GENERAL, BANKING AND FINANCIAL AWARENESS

- Q.1.** Which one of the following is the objective of fiscal responsibility and budget management act ?  
 (1) to control expenditure.  
 (2) to ensure that fiscal deficit is reduced.  
 (3) to ensure that state adhere to the planned expenditure.  
 (4) to ensure that there is no adverse balance of payment.  
 (5) Other than those given as options
- Q.2.** Which one of the following country ranks first in milk production in the world ?  
 (1) USA (2) Japan (3) Australia (4) India (5) Pakistan
- Q.3.** The purchasing power if Rupee strengthened against dollar in recent past because \_\_\_\_\_  
 (1) the interest rate in India are among the highest in the world.  
 (2) there has been a strong flow of foreign direct investment into India.  
 (3) there has been steady growth of Indian exports.  
 (4) weakening of US currency because of poor economic recovery in US.  
 (5) All those given as options
- Q.4.** The Tata group of Industries has taken over which of the following internet service providers ?  
 (1) MTNL (2) Roltant (3) VSNL (4) Satyam online (5) Other than those given as options
- Q.5.** To combat the menace of money laundering, which of the following financial institutions has introduced the 'Known Your Customer' Scheme ?  
 (1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.6.** As per present norms, the Mergers and Acquisitions in the corporate sector need a clearance from which of the following in addition to RBI etc.?  
 (A) High Courts of the respective States  
 (B) Union Cabinet  
 (C) Cabinet of respective States  
 (1) A & B both (2) Only B (3) Only C (4) Only A (5) Other than those given as options

## ENGLISH LANGUAGE

This is a test to see how well you know English. Your English language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below :

**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

The correct answer is "through" which is answer No. 2.

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

- Q.3.** The local official ..... the Minister of the situation.  
 (1) explained (2) warned (3) apprised (4) told (5) intimated

**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.4.** I am twenty / two years old / when I first / joined the bank. No error  
(1) (2) (3) (4) (5)

The error is in (1). Therefore the answer is '1'.

**Q.5.** To the Hindus / the Ganga is / holier than / any other river. No error  
(1) (2) (3) (4) (5)

In this question, there is no error; therefore the right answer to this question is '5'.

**Q.6.** Of all the teachers / in our school / our class teacher / were very strict. No error  
(1) (2) (3) (4) (5)

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


**Q.7.** LETHAL  
(1) light (2) dangerous (3) deadly (4) cruel (5) thoughtless


**Q.8.** CENTENARY  
(1) a guard (2) a hundred years (3) a very old man  
(4) hundred runs (5) hundredth anniversary


**(A) Details of the Online Examination**


- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests will be available in English only.
- (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 at the right of screen shows one of the following statuses of each of the questions numbered:

 **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 simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer 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) Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.
  - (15) After clicking the **Save & Next** button on the last question for a section, you will automatically be taken to the first question of the same section.
  - (16) You can move the mouse cursor over the section names to view the status of the questions for that section.
  - (17) 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 test duration, 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” 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 (Preferably the same photograph as was as uploaded), along with the photocopy of the valid ID proof.
- (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) Biometric data (thumb impression) and photograph will be captured at the examination venue before the start of examination. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. **Refusal to participate in the process of biometric data capturing/ verification on any occasion may lead to cancellation of candidature.** With regards to the same, please note the following :
  - (a) If fingers are coated (stamped ink/mehndi/coloured...etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day.
  - (b) If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
  - (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
  - (d) If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.(Any failure to observe these points will result in non- admittance for the examination).

- (7) Please bring the call letter with your recent photograph affixed thereon, photocopy of the ID proof stapled with call letter and same currently valid photo identity proof in original. - **THIS IS ESSENTIAL. Please submit the call-letter along with 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 /Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised 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 project.** 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.
- (8) 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.
- (9) You must bring a ball point pen with you. You may bring your own ink stamp pad (blue/black) 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 invigilator before leaving the venue.
- (10) 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 problems, which may include the conduct of another examination, if considered necessary. The 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.
- (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 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.
- (13) If the examination is held in more than one session for a single post, 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 is required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
- (14) Please note that a candidate is allowed to appear only once in the online examination for one post. Multiple appearance in online examination for the same post will result in cancellation of candidature. In case more than one call letters have been generated, candidates are advised to appear only once for one post on the date and at the time mentioned on the respective call letter. The exam for PO and JEA will be conducted in separate shifts. Candidates who have applied for two posts will have to appear for the exam for both the posts separately. Separate call letters will be generated for each post.
- (15) Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".

**WISH YOU GOOD LUCK!**