

ADCC Bank Junior Clerk

EXAM 2027

BY A TEAM OF EXPERTS



Copyright © 2027

© Copyright Reserved with the Author

Printed in India

Corporate Office:

V-6/7, DLF City Phase-III, Gurgaon, Haryana-122002, INDIA.

Phones: 01244257812 , 9811213855 e-mail: contact@heedpublication.com

MRP: ₹990/-

Bulk Sales

Heed Publications Pvt Ltd offers excellent discounts on this book when ordered in quantity for bulk purchases or special sales. Heed Publications books may be purchased for educational, business, or sales promotional use. For general information on our other products and services or to obtain technical support, please contact: 0124-4257812, +91-9811213855 or and you can also buy books from online bookstore at www.heedpublications.com

All rights reserved. No part of this book shall be reproduced, stored in a retrieval system, or transmitted by any means, electronic, mechanical, photocopying, recording, or otherwise, except as permitted under Sections of the 1956 Copyright Act of India, without either the prior written permission of the Publisher, or authorisation through payment of the appropriate per-copy fee to the Copyright Clearance should be addressed to the Permissions Department Heed Publications Private Limited, V-6/7, Dlf City Phase-III, Gurgaon, Haryana-122002, India. No patent liability is assumed with respect to the use of the information contained herein. Although every precaution has been taken in the preparation of this book, the publisher and author assume no responsibility for errors or omissions. Nor is any liability assumed for damages resulting from the use of the information contained herein. Limit of Liability/Disclaimer of Warranty: The publisher and the author make no representations or warranties with respect to the accuracy or completeness of the contents of this work and specifically disclaim all warranties, including without limitation warranties of fitness for a particular purpose. No warranty may be created or extended by sales or promotional materials. The advice and strategies contained herein may not be suitable for every situation. This work is sold with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If professional assistance is required, the services of a competent professional person should be sought. Neither the publisher nor the author shall be liable for damages arising herefrom. The fact that an organization or Web site is referred to in this work as a citation and/or a potential source of further information does not mean that the author or the publisher endorses the information the organization or Web site may provide or recommendations it may make. Further, readers should be aware that Internet Web sites listed in this work may have changed or disappeared between when this work was written and when it is read.

TRADEMARKS: Heed publication , the success image, is trademarks or registered trademarks of Heed Publications Private Limited and/or its affiliates, in India and other countries, and may not be used without written permission. All other trademarks (if appeared or mentioned in the book) are the property of their respective owners. Heed Publications Private Limited, is not associated with any product or vendor mentioned in this book.

Contents.

ADCC Bank Junior Clerk Syllabus.and.Exam..Pattem.....	2.
Preface	3
SECTION I – GENERAL ENGLISH.....	4
GRAMMAR	4
VOCABULARY.....	61
COMPOSITION.....	69
SECTION II – MATHS	92
Latest Trends in Maths.....	95
SECTION- III . REASONING.....	423
Latest Trends in Reasoning.....	437
SECTION IV– GENERAL AWARENESS	541
INDIAN ECONOMY	541
PROFESSIONAL KNOWLEDGE.....	577
INDIAN HISTORY	616
INDIAN GEOGRAPHY.....	628
INDIAN POLITY.....	639
GENERAL...SCIENCE.....	646
CURRENT..AFFAIRS.....	655
Space Science, Defence, and Technology.....	677
Artificial Intelligence	683
Appendix – I Agriculture..Finance.....	688
Appendix – II : Computer..Knowledge.....	693
Appendix – III :Psychometric Test	731
Appendix IV : How to Prepare for Banking Exams	740
Appendix -V : Hindi Bhasha.....	741
Latest on Sports	791

Akola DCC Bank Junior Clerk Syllabus

Akoka Cooperative Bank (ADCC Bank) Junior Clerk Recruitment selection process consists of two stages: Online Written Examination and Interview. The written examination carries 75% weightage, while the interview contributes 25% to the final selection. Candidates applying for the post must generally be graduates with at least 50% marks and within the age limit of 20–30 years.

The online examination includes five subjects: Reasoning, English Language, General Awareness (with special reference to Banking), Computer Knowledge, and Quantitative Aptitude. The exam contains 150 questions for 150 marks with a total duration of 150 minutes. Each section has a separate time limit. There is also a negative marking of one-fourth (0.25) mark for every incorrect answer, and candidates must secure at least 50% marks overall to qualify for the written exam.

The Reasoning section tests analytical and logical ability through topics such as series, coding-decoding, analogy, syllogism, directions, problem solving, and data interpretation. Quantitative Aptitude focuses on mathematical concepts like percentage, ratio and proportion, profit and loss, time and work, simple and compound interest, algebra, geometry, statistics, and data interpretation. The English Language section evaluates grammar, vocabulary, comprehension, sentence correction, synonyms, antonyms, idioms, and error detection. General Awareness covers topics such as Indian history, geography, polity, economy, current affairs, sports, science and technology, and banking awareness. Computer Knowledge checks basic computer concepts, applications, and general computer awareness.

Overall, candidates should clearly understand the syllabus, exam pattern, and marking scheme before starting preparation. Regular practice with mock tests, previous year papers, and continuous revision can significantly improve performance in the Akola DCC Bank Junior Clerk examination.

Preface

The Akola District Central Cooperative Bank (ADCC Bank) Junior Clerk Examination is an important opportunity for graduates seeking a stable career in the banking sector.

Cooperative banks play a significant role in strengthening the rural and regional economy by providing financial services, credit facilities, and banking support to individuals, farmers, and small businesses. Therefore, the recruitment of capable and skilled candidates for the position of Junior Clerk is essential for ensuring efficient banking operations and customer service.

This section has been prepared to provide candidates with a clear and concise understanding of the Akola DCC Bank Junior Clerk Syllabus and Exam Pattern. Knowing the syllabus in advance helps aspirants identify the subjects and topics they need to focus on while preparing for the examination. It also allows them to plan their study schedule effectively and allocate sufficient time to each section of the exam.

The examination mainly evaluates a candidate's reasoning ability, numerical aptitude, language proficiency, general awareness, and computer knowledge, which are essential skills for performing banking tasks efficiently. Understanding the exam pattern, marking scheme, and subject distribution enables candidates to develop a structured preparation strategy and improve their chances of success.

This overview aims to guide aspirants in their preparation journey by presenting the essential details of the exam in a simple and organized manner. With consistent practice, proper time management, and a thorough understanding of the syllabus, candidates can confidently prepare for the Akola DCC Bank Junior Clerk Examination and move closer to achieving their goal of a rewarding career in the banking sector.

Section -I..GENERAL ENGLISH -

Grammar Fundamentals

Subject-Verb Agreement

To dive deep into Subject-Verb Agreement, we must look beyond the basic "singular/plural" rule and examine the complex scenarios where examiners often hide errors.

Here is a detailed breakdown of the advanced rules that frequently appear in Spotting Errors and Sentence Improvement tasks.

1. The Proximity Rule (The "Nearness" Logic)

When two subjects are joined by specific correlative conjunctions, the verb doesn't care about the first subject; it only looks at the one closest to it.

Connectors: Either... or, Neither... nor, Not only... but also, or just Or.

The Logic: Neither the director nor the actors are ready. (Actors is plural → 'are')

Neither the actors nor the director is ready. (Director is singular → 'is')

2. The "Prepositional Phrase" Trap

One of the most common tricks in competitive exams is "sandwiching" a long phrase between the subject and the verb to confuse you.

The Rule: Ignore everything inside the commas or after words like *of*, *with*, *along with*, *together with*, *as well as*, *including*, *in addition to*.

Detailed Example: *The level of tension among the various groups is rising.* The subject is "level" (singular), not "groups."

The level of tension among the various groups is rising.

The subject is "level" (singular), not "groups."

The "As Well As" Rule: *The Prime Minister, as well as his cabinet ministers, has arrived.*

Because "as well as" is used, the verb agrees only with the Prime Minister.

The Prime Minister, as well as his cabinet ministers, has arrived.

Because "as well as" is used, the verb agrees only with the Prime Minister.

3. The "Each" and "Every" Absolute

In English grammar, Each and Every are mathematically treated as "1". No matter how many people follow them, the verb remains singular.

Compound Subjects: *Each boy and each girl has (not have) been given a book.*

The "One of" Structure: This is a high-frequency exam question. *One of my friends is a doctor.*

Logic: You are talking about *one* person out of a plural group.

4. Collective Nouns: One Body vs. Divided Members

Words like *Committee*, *Jury*, *Team*, *Family*, *Audience*, *Government* can take either a singular or plural verb depending on the action.

Multiple Choice Questions.

Final Mastery Set

1. The results of the recognition of the newly formed state _____ yet to be seen.

(A) is

(B) are

(C) was

(D) has

Answer: (B) are

Explanation: The main subject is "results" (plural). The phrases "of the recognition" and "of