

**CO-OPERATIVE SERVICE EXAMINATION BOARD**

Qualifying Examination for Promotion to the Post mentioned in Rule  
185(2) Of KCS RULES 1969 for Co-operative Banks

**MODEL QUESTIONS**

Time.2 hours

(Maximum Marks-100)

- Note-: 1) put √ mark against the correct answer of each question  
2) All Questions carry equal marks
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1. Annual General Body meeting of a co-operative Society should be convened within ----- from the close of the financial year.  
a) 1 year      **b) 6 months**      c) 3 months      d) 9 months
2. What is leadership?  
a) **Influencing**      b) Motivating      c) Good communication  
d) None of these.
3. Crossing of a cheque can be cancelled by-----.  
a) Banker      b) **Drawer**      c) Drawer      e) None of these.
4. ----- is one among the preamble of the Kerala Co-operative Societies Act.1969  
a) Concern for the community      **b) Management excellence**  
c) Each for all and all for each      d) none of these

5. Registrar of Co-operative Societies can supersede the Managing committee of ----- only.
- a) Urban co-operative Banks b) **Government Assisted Co-operatives**  
 c) All Co-operatives d) None of these
6. Auditor of a Co-operative Society shall be appointed from among the panel approved by -----
- a) Registrar of Co-operative Societies b) **Director of Co-operative Audit**  
 c) NABARD d) None of these
7. From the following which one is hardware of a computer?
- a) DOS b) **Monitor** c) LOTUS d) None of these
8. Co-operative Flag was designed by -----.
- a. a) William King b) **Charles Gide** c) C.R.Fray d) None of these.
- b. these.
9. -----is a statutory reserve created from net profit of a Co-operative Society.
- a) Building fund b) depreciation fund c) **Reserve fund**  
 d) None of these
10. Maximum strength of the Managing Committee of a Primary Co-operative Society is -----.
- a)21 b) **15** c) 7 d) 13
- 11) Maximum amount of Co-operative Education fund set apart from

the Net profit of a Co-operative Society is Rs.-----

- a) 40000/-      b) 60000/-      c) 15000/-      d) 25000/-

12) Maximum limit for surrender of Earned leave admissible to the employees of Co-operative Society on retirement is-----

- a) 30 days      b) 45 days      c) 300 days      d) 180 days

13) Gahan is created in form -----

- a) 8A      b) 8B      c) 8D      d) None of these

14) Written Examination for direct recruitment to the post of clerks in a primary Credit Society is conducted by -----

- a) Public service Commission      b) Co-operative Service Examination Board  
c) Managing committee      d) None of these

15) Section 80 of Kerala co-operative societies Act came into effect from -----.

- a) 1.1.1974      b) 14.7.1969      c) 15.5.1969      d) None of these.

16) Autonomy and Independence is the ----- Co-operative principle

- a) 2<sup>nd</sup>      b) 4<sup>th</sup>      c) 5<sup>th</sup>      d) none of these

17) Maximum period of loan fixed for the issue of loans to members in

a) Service Co-operative Bank is -----.

- a. 12 months                      b) 24 months                      c) 120 months  
d) none of these

18) Fluid Resources should be invested as per the directions of the-----

- b. Reserve Bank of India    b) Registrar of Co-operative Societies  
c) Kerala state Co-operative Bank    d) none of these

19) Multipurpose Co-operative Societies are the most important types of Societies in-----

- a) U.S.A                      b) England                      c) Japan                      d) none of these

20) ----- is an output device.

- c. Paper Tape Reader    b)) Visual display unit C) Printer  
d) None of the above

21) No member of a Co-operative Society expelled under the provisions of the Kerala Co-operative Societies Act shall be eligible for re-admission in that Society for a period of ----- from the date of such expulsion.

- d. 5 years    b) one year                      c) 2 years                      d) 3 years

22) Savings Bank Account will become in operated after-----

- a) One year                      b) Two years                      c) 3years                      d) None of these

23) ----- is the middle level Co-operative Institution in the Short term/Medium term credit structure.

- a) State Co-operative Bank    b) District Co-operative Bank

- c) Urban co-operative Bank d) none of these
- 24) Legal heirs have to submit ----- certificate to the Bank for claiming credit balance exceeding Rs. 25000/-
- a) Heir ship certificate b) Succession certificate
- c) Death certificate d) none of these
- 25) Fixed deposit Account is a ----- liability
- a) Demand liability b) Time liability c) Contingent liability
- d) none of these.
- 26) Garnishee order is issued by the Court on the request of the-----
- a) Debtor b) Creditor c) Banker d) None of these
- 27) Expansion of A.T.M is-----
- a) Automatic transfer machine b) Automatic Teller Machine
- c) Automatic Testing Machine d) None of these
- 28) Liquid Asset is -----.
- a) Fixed Asset b) Statutory Asset c) Floating Asset
- d) None of these
- 29) A person is known as ----- if he is unable to pay his debts in full
- a) Bankrupt b) Debtor c) Insolvent d) none of these
- 30) Banker has to look after ----- before advancing money to

the Borrower.

- a) Safety    b) liquidity    c) Security    d) **all of these**

31) NABARD was established on-----.

- a) **1982**                      b) 1949                      c) 1969                      d) none of these

32) Internet Banking is also known as -----.

- a) Cyber Banking    b) Online Banking                      c) Personal Computer  
Banking    d) **all of these**

33) Surplus fund in Banking Institutions will occur when-----

- a) Outstanding loan amount is larger than outstanding deposits  
b) Outstanding deposits are larger than outstanding loan  
amounts  
c) Outstanding loan amount is larger than its overdues  
d) none of these

34) Issue of notice of maturity of deposits to the depositor is -----.

- a) Mandatory                      b) **Obligatory**                      c) legal) none of these

35) Immovable property offered as security for availing loan shall be created by means of -----.

- a) Pledge                      b) mortgage                      c) **hypothecation**  
d) none of these

36) One of the following services cannot be accessed through mobile banking

- a) Balance enquiry      b) Cheque status enquiry  
 c) **Cash withdrawal**      d) Stop payment order

37) High yielding Loans is a -----.

- a) **Performing Asset**      b) Non-performing Asset  
 c) Fixed Asset      d) none of these

38) Maximum validity of a cheque is -----

- a) **3 months**      b) 6 months      c) 12 months      d) none of these

39) ----- is plastic card provides purchase of goods on credit and withdrawal of cash.

- a) Debit card      **b) credit card**      c) ATM card      d) none of these

40) Current Account shall not be opened in the names of -----

- a) Woman      b) physically handicapped persons  
 c) **illiterate person**      d) All of these

41) Important reform suggested by Prof.Vaidyanathan Committee for the revival of Service Co-operative Society is to -----

- e) **ensure full voting membership rights to all users of financial services.**  
 f) restriction on term of office of office bearers.  
 g) strong support by providing maximum share capital from Government  
 h) none of these

42) Election to the President of a Co-operative Society is conducted

by-----

- a) Managing Committee    b) **State Co-operative Election Commission**  
 c) Registrar of Co-operative Societies  
 d) none of these.

43) Experts in the Board of Director Board of the Primary C-o-operative Society are -----.

- a) Elected by the General Body    b) **Co-opted by the Managing Committee**  
 c) Nominated by the Registrar of Co-operative Societies    d) Co-opted by the Reserve Bank of India

44) Maximum period of Administrator/Administrative Committee of Co-operative Society carrying Banking business is -----

- a) 6 months    **b) one year**    c) 3 months    d) none of these

45) The Chief Executive of the Society shall prepare the financial statements and statutory statements within ----- months from the close of the financial year.

- a) **One**    b) 2    c)6    d) 3

46) ----- means allocating the work in such a way that one person's work is automatically checked by another

- a) Internal allocation    b) internal control  
 c) Internal check    d) none of these

47) 'Co-operative Ombudsman' in Kerala is set by -----



a) Government of Kerala b) **Government of India**

c) Hon,ble High Court of Kerala d) none of these

48) All primary Credit Co-operatives shall open its branches with the prior permission of -----

a) Reserve Bank of India b) Government of Kerala

c) **Registrar of Co-operative Societies** d) Apex Society

49) The Government shall in consultation with ----- fix or alter the number and designation of the officers and servants of different classes of Societies specified in section 80(1) of KCS Act 1969.

a) Kerala State Co-operative Union b) Apex Society

c) **Registrar of Co-operative Societies** d) none of these

50) As per section 80 (6) of KCS Act 1969 ----- shall have power to fix the minimum and maximum limit of establishment expenses of co-operative Societies.

i) Registrar of Co-operative Societies b) Kerala State Co-operative Union

51) Any Officer willfully fails to hand over cash balance or securities or records to an Officer authorized by the Registrar of Co-operative Societies shall be punishable with imprisonment for a term up to ----- or with fine up to Rs5000/-or with both

a) 6 months b) **one year** c) 7 years d) 2 years

52) All monetary disputes referred under section 69 of KCS Act 1969

- shall be filed within -----years when the repayment is over.
- a) 3 years b) 5 years c) 10 years d) none of these
- 53) ----- is a term which refers to the physical components of a computer system (electronic and electrical) which are used for processing data.
- e. Software b) Hardware c) all of these d) None of these.
- 54) Monitory unit of a computer is one which -----
- a) A storage area for the computer programme as it is being executed.
- f. A storage area for data which is about to be processed.
- g. All of the above'
- h. None of the above
- 55) Steps to be followed for document development are-----
- a) Plan, edit, enter, format, preview and print.
- b) Enter, edit, format, preview and print.
- c) Plan, enter, edit, format, preview and print.
- d) None of these
- 56) The word feature that makes some basic assumptions about the text entered and automatically makes changes based on those assumptions is -----.
- a) Auto change b) Auto correct c) Auto text d) Auto format
- 57) Font sizes are measured in -----
- e) inches
- f) points

g) bits

h) pieces

58) Punched cards were first introduced by -----

i) Powers    b)Pascal    c) **Herman Hollerith**    d)None of these

59) CPU is the abbreviated term of -----

a)**Central processing unit**    b) Central printing unit

c) Central peripheral unit    d) None of these

60) The mouse can also used to-----with the help of proper software

**a)Draw pictures**    b)Type text    c) All of the above    d)none of the above

61)) The ----- recognize the shape of characters with the help of light sources .

**a)OCR**    b)OMR    c)CRT    d)None of these

62) The device that can understand difference between data and a programme is-----.

a)Input device    b)Output device    **c)Microprocessor**

d)None of these

63) ----- is the cheapest memory devices in terms of cost/Bit.

a)Magnetic disks    **b) Compact disks**    c) Semiconductor memories

d) None of these

64) The expansion of D.M.A is -----

a) Direct Memory Allocator

**b) Direct Memory Access**

c) Distinct Memory Access

d) None of these

- 65) The instructions in ----- are not constantly changing depending upon the needs of the CPU.
- a) RAM disk
  - b) ROM disk
  - c) Floppy disk
  - d) None of these
- 66) Two broad categories of software are-----
- a) Word processing and spread sheet
  - b) Windows and MacOS
  - c) Transaction and applications
  - d) None of these
- 67) The feature that allows to preview a document in the Computer before it is printed is-----?
- a) Print Review
  - b) page review
  - c) Print preview
  - d) None of these
- 68) Fourth generation computers -----
- a) Were the first to use microprocessors
  - b) Were the first to use integrate circuits in the hardware
  - c) Were introduced before 1970
  - d) All of the above
- 69) ----- is one of the following which can be employed as input device of a computer system.
- a) Printer
  - b) Card reader
  - c) Punch reader
  - d) None of the above

70) Magnetic disk is also known as-----.

- a) Floppy Disk
- b) Hard disk
- c) Magnetic Tapes and cassette
- d) None of the above

71) ----- is an output device.

- a) Paper Tape Reader
- b) Visual display unit
- c) Printer
- d) None of the above

72) Stealing money from an Institution by way of falsification of records is - -----

- a) Forgery
- b) Breach of Trust
- c) Misappropriation
- d) None of these

73) Difference between Assets and Liabilities in the Balance sheet is called-----

- a) Net profit /net loss
- b) Gross income/expenditure
- c) Net worth
- d) None of these

74) Interest on deposit is ----- income

- a) Gross income
- b) Revenue income
- 3) Capital income
- d) None of these

75) Budget presented before the General Body of a Co-operative

Society after the financial year is called-----

- a) annual Budget    **b) Supplementary Budget**    c) revised budget
- d) None of these

76) The word Debenture is derived from -----.

- a) Debit    b) Debt    c) Debee    d) None of these.

77) ----- is one of the elements of Co-operative Governance

- a) **Transparency**    b) Autocracy    c) Bureaucracy    d) None of these

78) In the word 'VIBGYOR', V stands for -----

- a) Victory    b) validity    **c) felt need**    d) none of these

79) Depreciation is a -----.

- a) Statutory reserve    b) charged provision
- c) Contingent expenditure    d) None of these

80) Reserve fund invested comes under -----side of the  
Balance Sheet

- a) Asset    b) liability    d) **Both side**    c) None of these

81) Maximum percentage of Professional education fund appropriated  
from Net profit of a Co-operative Society is-----

- a) 10%    b) 15%    c) 5%    d) c) None of these

82) Liability payable during the year is called -----.

- a) **Current liability**    b) contingent liability    c) current asset  
 d) None of these
- 83) Miscellaneous Co-operatives should not collect deposits from-----  
 a) Members                    b) **Nominal or associate members**  
 c) Committee Members        d) all of these
- 84) ----- is a component of working capital of a Co-operative  
 Society  
 a) Share                    b) furniture                    c) depreciation reserve  
 d) interest on deposits
- 85) Maximum age limit for direct recruitment to the post of Deputy  
 General Manager in District Co-operative Bank is -----  
 (a) 37    (b) 40            (c) 45            (d) none of these
- 86) Training means -----  
 a) Knowledge    b) Attitude    c) Skill            **d) All of these.**
- 87) Negotiable Instruments Act came into force in the year-----.  
 a) 1969    b) 1882            c) 1881            e) None of these.
- 88) The Head of Audit of the Co-operative Department is-----  
 a) **Director of Audit**    b) Registrar of Co-operative Societies  
 c) Accountant General of Kerala    d) None of these
- 89) Primary Co-operative Urban Banks owes its origin to -----.

- a) Raiffeisen Society b) Schultz Delitzch Banks c) Peoples Banks  
d) None of these.
- 90) ) CRR in Commercial Banks is deposited in -----.
- a) Reserve Bank of India b) State Bank of India  
c) State Bank of Travancore d) None of these
- 91) Kerala State Co-operative Agricultural And Rural Development Bank Act came into force in the year-----.
- a) 1969 b) 1884 c) 1881 e) None of these.
- 92) Co-operative Audit involves ----- also
- a) Administrative Audit b) Interim audit  
c) Internal audit d) None of these
- 93) The word Debenture is derived from -----.
- a) Debit b) Debt c) Debee d) None of these.
- 94) Kerala State Co-operative Agricultural And Rural Development Bank Ltd was formerly known as -----.
- a) Kerala State Co-operative Bank b) Kerala Agricultural Development Bank  
c) Kerala Co-operative Central Land Mortgage Bank d) None of these
- 95) Maximum amount of audit fee charged for auditing a Co-operative



Society is Rs-----

- a) 25000/-                      b) 100000    c) 50000    d) none of these

96) Entry Point Norms (EPN) of RBI for licensing urban Co-operative

Banks having population more than one lakh in the area is -----

- j) 500 members and share capital Rs.25 lacs  
 k) 3000members and share capital Rs.400 lacs  
 l) 100members and share capital Rs.1 lac  
 m)none of these

97) In core banking system all----- will be connected to a  
 central server

- a) all banks                      b) all branches of the Bank  
 c) all co-operative Banks    d) none of these

98) Internet banking is also known as -----

- a) Cyber banking                      b) online banking  
 c) personal Computer banking    d) all of these

99) Cash reserve ratio(CRR) and Statutory Liquid Ratio(SLR) are related  
 to -----

- a) Cash management                      b) liquidity management

- c) Risk management                      d) none of these
- 100) A contract guarantee is governed by the provisions of -----
- a) Negotiable Instrument Act      b) Banking Regulation Act
- c) **Indian Contract Act**                      d) none of these
- 101) Women representation in the Managing Committee of a Primary  
Co- operative society is-----
- a) 3                      b) 1                      c) 2                      d) 4
- 102) Final voters list in a Primary Credit Co-operative Society for election is  
published by -----
- a) Returning Officer      b) Electoral Officer                      c) Managing Committee  
d) None of these
- 103) The retirement age of an employee of a Co-operative Society shall be-----  
Years.
- a) 56                      b) 58                      c) 60                      d) None of these
- 104) ..... can exercise casting vote in the meeting of the Managing  
Committee of a Co-operative Society
- a) Chairman b) Administrator      c) Managing director      d) none of  
these
- 105) 'Subsidiary state partnership fund' is maintained by-----
- a) State Co-operative Bank                      b) District C-operative Bank  
c) State Government                      c) None of these
- 106) The expansion of 'MASK' is -----.
- a) Mutual Aid Scheme Kerala      b) Mutual Assistance Scheme Kerala  
d) Mutual Arrangement Scheme Kerala      c) None of these
- 107) Prudential norms include-----.
- a) Income recognition      b) Assets classification      c) provisioning

d) all of these

108) Primary Agricultural Credit Society (PACS) can become a

Member of -----.

- a) State Co-operative Bank      b) Primary Co-operative Agricultural  
and Rural Development Bank      c) Kerala Co-operative Agricultural  
and Rural Development Bank      d) None of these

109) In CAMELS rating 'C' stands for-----.

- a) Capability                      b) Competency      **c) Capital adequacy**  
d) None of these

110) KICMA is an Institution functioning under the control of -----

- a) Institute of co-operative Management  
b) Kerala State Co-operative Bank  
**c) Kerala State co-operative Union**  
d) None of the above

111) Section 138 of the negotiable Instruments Act states that

drawer of the cheque is liable to be punished if the cheque is  
bounced for -----.

- a) not crossing                      b) alteration of figures  
c) **insufficient funds**              d) none of these

112) Bank provides overdraft facility in -----.

- a) SB Account                      **b) current account**  
c) Fixed Deposit Account      d) none of these

113) Authorized share capital of a co-operative Bank in Kerala is  
fixed in the -----

- a) Kerala co-operative Societies Act  
b) Banking Regulation Act



out India.

- a) Supreme Court of India    **b) Any court**  
 c) High Court                      d) none of these

121) Naturally guardian of a minor is-----

- a) **father**                      b) mother    c) brother    c) none of these

122) A Primary Co-operative Society not coming under the Banking Regulation Act shall maintain fluid resources to the extent of -----its demand liabilities

- a) 10%    b) **20%**    c) 100%    d) none of these

123) Protection to collecting Banker under N.I Act is available only if it is a-----

- a) Bearer cheque                      b) order cheque  
**c) order cheque as well as crossed one**    d) none of these

124) All loans can be treated as secured loans if those loans were disbursed against-----.

- a) Personal security    **b) on the security of gold**  
 d) charge on crop                      d) none of these

125) Documentation means-----

- a) drafting of documents  
 b) filing and execution of security document  
 c) keeping them safe and legally alive after execution  
**d) All of these**

126) Industrial development of India was established under the initiative of-----.

- a) SBI      b) World Bank      c) RBI      d) none of these
- 127) Is it necessary to register 'equitable mortgage'
- a) yes      b) Not necessary      c) at certain times  
d) Necessary if the loan amount exceeds Rs.one lack
- 128) A depositor can withdraw amount from his SB Account through  
----- in a Primary Credit Co-operative Society
- a) Cheque      b) voucher      c) Withdrawal slip  
d) none of these
- 129) Banker should obtain ----- writing if the customers  
Account is to be operated by another
- a) probate      b) mandate      c) pronote      d) none of  
these
- 130) Cash or other assets continually undergoing conversion into  
cash is known as-----.
- a) Fixed asset      b) Statutory asset      c) floating asset  
d) none of these.
- 131) Drawer in the case of Demand Draft is-----
- a) Purchaser      b) Payee      c) Issuing Banker  
d) none of these
- 132) RBI's licensing policy for setting new co-operative Urban Banks  
is based on -----.
- a) Strong start up capital      b) Corporate Governance  
c) All of these      c) none of these

- 133) Banks without any branch is called-----  
 a) Federal bank    b) **unit Bank**    c) Apex Bank  
 d) none of these
- 134) Urban co-operative Bank shall maintain SLR at the rate  
 ----- its demand and time liability  
 a) 10%    b) **24%**    c) 25%    d) 6%
- 135) maximum Interest rate on various deposits in a Service  
 Co- operative Bank is fixed by -----  
 a) Reserve Bank of India    b) Managing Committee  
**c) Registrar of Co-operative Societies**    d) none of these
136. The basis of quantum of mortgaged loan to be sanctioned by  
 the Banker to the borrower is -----  
 a) encumbrance certificate    b) Possession and enjoyment  
 certificate    **c) Valuation certificate**    d) none of these
137. Essential characteristic of Banking to accept deposits from  
 ----- for the purpose of lending or investment.  
 a) members    **b) public**    c) government    d) none of  
 these
138. ----- is the right of the Banker.  
**a) General lien**    b) Moral lien    c) special lien  
 d) none of these
139. A document is defined in -----  
**a) Indian Evidence Act**    b) Negotiable Instrument Act  
 c) Indian Stamp Act    d) none of these
140. Co-operative Bank as section 5 (cci) of Banking Regulation Act

Include -----.

- a) Primary Agricultural Credit Society b) PCARDB
- c) Urban Co-operative society **d) none of these**

141. ----- maintains currency chest with public Sector Banks

- a) RBI**      b) SBI                      c) State Co-Operative Bank
- d) none of these

142. 'protest' is issued by-----

- a) Borrower      b) Banker **c) Notary public**    d) none of these
- these

143. Gilt edged securities include-----

- a) Securities issued by 1<sup>st</sup> class Magistrate
- b) Government securities**
- c) Debentures    d) none of these

144. Material alteration in a cheque means -----

- a) Alteration from general crossing to special crossing
- b) Negligible alteration      **c) Alteration of amount**
- d) none of these

145. Responsibility of fixing stamp of proper value to the document

is vested with -----

- a) Banker              **b) Executor**              c) Both of them
- d) none of these.

146. Transfer of money, paying telephone bills, and water charges can be done at your home or workplace of a customer is called



- 
- a) Telephone banking   b) ATM service   **c) Internet banking**  
d) none of these
147. Photograph of operators while opening new deposit accounts was insisted as per the recommendation of -----
- a) Prof.Vaidyanathan committee   b) Narasimham committee  
**c) Ghosh Committee**   d) none of these
148. Power of Attorney in writing is executed in the presence of -----
- a) Banker   b) Magistrate   **c) Notary**   d) none of these
149. ----- is not a negotiable instrument
- a) cheque   b) demand draft   c) pay order  
d) all of these
150. Non-Performing Assets is not -----
- a) generating loss   **b) generating income**  
c) high yielding loans   d) none of these
151. ----- is one of the main functions of management.
- a) Classification   b) identification   **c) control**  
d) none of these.
152. ----- is the process of measuring or assessing the actual or potential dangers of a particular situation.
- a) recovery management   b) fund management

- c) risk management                      d) none of these

153. Interest leakage is occurred when-----.

- a) interest payable is larger than interest receivable  
 b) interest is receivable is larger than interest payable  
 c) accumulated loss of the Institution exceeds its own funds.  
 d) none of these

154. Movement of cash to and from the Bank is called -----

- a) Cash outflow    b) cash inflow    **c) cash-in-transit**  
 d) none of these

155. Customer relationship management confer----- of  
 the institution.

- a) quality and efficiency                      b) decision support  
**c) all of these**                                      d) none of these

156. Expansion of the term KYC -----.

- a) know your capacity  
 b) know your Company  
**c) Know your customer**  
 d) none of these

157. ----- is one way of oral communication.

- a) e-mail    **b) Television**                      c) SMS                      d) none of these

158.----- is defined as the interaction of the individual with  
 the environment, an interaction of the people and their jobs.

- a) stress**    b) communication                      c) leadership

- d) Co-ordination
159. Banking and other financial services were brought under the purview of service tax by-----
- a) Indian Finance Act 1994    **b) Indian Finance Act 2001**  
 c) Income tax Act            d) none of these
160. Leaders governance is governance of-----
- a) Managing Director    **b) Board of directors**  
 c) Administrator            d) none of these
161. Foot ball game is a good example of-----
- a) risk management    **b) team management**  
 c) even management    d) none of these
162. Which of the following is a distress?
- a) getting married            b) changing job  
**c) excessive obligations**        d) none of these
163. Low cost borrowings improves ----- of a financial Institution.
- a) stability            b)credibility            **c) profitability**  
 d) none of these
164. ----- is one of the major aspects of Time Management
- a) Excessive communication            b) Politeness  
**c) Regularity**                                d) none of these
165. A good leader ----- his group members
- a) controls            b) dictates            **c)inspires**  
 d) teaches

166. ----- involves assessment of various types of risks and altering balance sheet items in a dynamic manner to manage risks.

- a) Risk Management                      b) Recovery Management  
**c) Asset and Liability Management**                  d) None of these

167. An employee of an Institution attending office late -----.

- a) can sign in the attendance register  
**b) can sign in the late Attendance register**  
 c) need not sign in any register  
 d) should enter on leave

168. Letters received in the Co-operative Bank should be entered in -----

- a) Dispatch Register    **b) inward register** c) Admission register  
 d) None of these

169) ----- is an effective measure to prevent a financing Institution from burglary.

- a) appointing a watchman holding rifle license  
 b) installation of safety alarm ,metal detector, video camera  
**c) All of the above**  
 d) None of the above

170. Customers Relationship Management -----

- a) reduce costs through optimization of business process  
 b) increase loyalty  
**c) All of the above**

d) none of the above

171. Encumbrance certificate discloses the liability of -----

a) loanee      b) individual      **c) Property**      d) none of these

172. Application for loan from PCARD Bank should be accompanied with -----

a) Title deed of property      b) Possession and valuation certificate of land      **c) all of these**      d) none of these

173. The SCARD Banks in the country have formed their own Federation namely-----.

**a) National Federation of State Co-operative Agricultural and Rural Development Banks.**

b) National Bank for Agricultural and Rural Development Bank

c) National Co-operative Consumer federation

d) none of these

174. KSCARDB is permitted to issue debentures under the provisions of -----

a) Kerala Co-operative Societies Act      **b) KSCARDB Act**

c) Kerala Financial Code      d) none of these

175. ----- is the Trustee to fulfill the obligation of KSCARD Bank to the holders of debentures.

a) Government      **b) Registrar of co-operative Societies**

c) NABARD      d) none of these

176. Presumptive value is-----.

a) value of the offered as security after the proposed

development is affected.

- b) market value of the land preceding to the projected development of land
- c) difference between pre-development value and post - development value
- d) ) none of these

177. Technical Enquiry Report (TER) is prepared by-----

- a) Supervisor of PCARDBank
- b) Legal adviser of the Bank
- C) Valuation officer
- d) none of these

178. Under SWARTO loans the margin to be met by the borrower is -----.

- a) 15%
- b) 10%
- c) 5%
- d)25%

179. Under schematic lending, PCARDB can finance projects up to a TFO limit of-----.

- a) Rs 30 lakhs
- b) Rs.40 lakhs
- c)Rs 50 lakhs
- d)Rs.10 lakhs

180. Maximum repayment period of loan under Kissan Credit Card Scheme is-----

- a) I year
- b) 2years
- 3) 3 years
- d) none of these

181. Bonus above the minimum level shall be paid to the employees On the basis of-----

- a) Net profit
- b) gross income
- c) allocable surplus

d) none of these

Co-operative Department is part of -----

a) Official Management            b) Professional management

c) all of these                        d) none of these

183. All powers of the Registrar of Co-operative Societies except Audit are delegated to-----

**a)** Joint Registrar of Co-operative Societies.

b) Deputy Registrar of Co-operative Societies

c) Assistant registrar of Co-operative Societies

d) all of them

184. Audit of ----- shall be placed before the Legislative Assembly

a) Urban Co-operative Banks    b) Regional Co-operatives

**c)** Apex co-operatives            d) All co-operatives

185. ----- is the head of audit wing of Co-operative Department

a) Registrar of Co-operative Societies

**b)** Director of Co-operative Audit

c) Additional Director

d) None of them

186 ----- is a statement containing the various ledgers balances on a particular date

a) Receipt and Disbursement Statement

**b)** Trial Balance                    c) Balance Sheet

d) none of these

187. Procedure to be adopted in auditing the accounts of different types of Co-operatives should be in the manner specified in the

-----

a) Co-operative Societies Act            **b)** audit manual

c) Kerala Account Code                    d) none of these

188. Maximum age limit for recruitment in the case of applicants belonging to S.C/ST Community in a co-operative Society is

-----.

a) 37            b) 40            c)45            d)43.

189. Maximum marks provided for written examination for the recruitment of staff conducted by the Kerala Service Examination Board in a Co-operative Credit Society is-----

a) 100            b) 80            c) 85            d)none of these

190. Maximum number of Earned leave to be credited in the leave Account of employee is -----

a) 180 days            b) 230 days            **c)** 300 days    d) 90 days

191.----- is not eligible to be appointed under dying-in Harness scheme.

a) Nephew/Niece            **b)** Adopted son

c)Mother                                    c) All of them.

192. Government shall in consultation with ----- fix or alter the number and Designation of Officer and servants of different classes of Societies specified in sub section(1) of



section 80 of KCS Act 1969

- a) State co-operative Union                      b) Apex Institution  
**c) Registrar of Co-operative Societies**      d) none of these

193. Maximum amount of gratuity admissible to an employee of an Institution not covered under Gratuity Act 1972 is-----

- a) Rs.10 lakhs   **b) Rs.7 lakhs**   c)Rs 7.50 lakhs  
 d) none of these

194. Maximum qualifying service for the purpose of pension to the employees of Co-operative Society is-----

- a) 33 years      **b) 30 years**   c) 25 years      d) no limit

195. Maximum amount of pension admissible to an employee of District Co-operative Bank in Kerala is -----

- a) Rs.10000/-      b)Rs15000/      c)Rs20000/-   d)Rs30000/-

196. ----- shall impose punishment withholding increment of a senior clerk of a Co-operative Society.

- a) President      **b) Chief Executive**      c) Sub Committee  
 d) none of these

197. All monetary disputes referred in section 69 of KCS Act 1969 shall be filed within -----years from the date of overdue

- a) 5 years   **b) 3 years**   c)10 years   d) no time limit

198. Assistance under Kerala Risk fund scheme is not applicable to ----  
 -----

- a) Self employment loans      b) gold loans

- c) Non-Agricultural loans      d) loans under SHG scheme

199. Co-operative Ombudsman/ombudsmen appointed under Section 69A of KCS Act 1969 shall -----years of Bar practice

- a) 5            b) 10      c) 15            d) none of these

200 .Central Information Commissioner and Central Information Commissioners under the provisions of Right to information Act 2005 is appointed by-----

- a) Prime Minister if India      b) Chief Justice of India  
c) President of India            d) none of these