

Code No. : **1042/2023**

Question Booklet
Alpha Code

B

Question Booklet No.

200086

Signature :

Reg. No. :

Total No. of questions : 200

Time : 2½ Hours

Maximum : 100 Marks

INSTRUCTIONS TO CANDIDATE

1. The question paper will be given in the form of a Question Booklet. There will be four versions of Question Booklet Alpha Code such as A, B, C and D.
2. The alpha code will be printed on the top left margin of the facing sheet of the Question Booklet.
3. If you get a Question Booklet where the alpha code does not match your Register Number, please draw the attention of the Invigilator IMMEDIATELY.
4. The Question Booklet will be sealed at the middle of the right margin. Candidate **should not** open the Question Booklet, until the indication is given to start answering.
5. Immediately after the commencement of the examination, the candidates should check that the Question Booklet supplied to him/her contains all the 200 questions in serial order. The Question Booklet does not have unprinted or torn or missing pages and if so, he/she should bring it to the notice of the Invigilator and get it replaced by a complete booklet with same alpha code. This is **most important**.
6. **Do not write or mark anything** on your Question Booklet. A separate paper will be provided for rough work.
7. Please read carefully all the instructions on the Answer Sheet (Part B – Side B) before marking your answers.
8. Each question is provided with four alternative choices (A), (B), (C) and (D). Choose the correct alternative and darken the bubble corresponding to the question number using Blue or Black Ball-Point Pen in the OMR Answer Sheet.
9. Each correct answer carries 1/2 mark.
10. A candidate will not be allowed to leave the examination hall till the end of the session and without handing over his/her Answer Sheet to the Invigilator. The candidate should ensure that the Invigilator has verified all the entries in the Register Number Coding Sheet and has affixed the Invigilator's signature in the appropriate space provided.
11. Strict compliance of instruction is essential. Any malpractice or attempt to commit any kind of malpractice in the examination will result in the summary disqualification of the candidate.

380098

Code No. : 1042/2023

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Question Booklet
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200 questions carrying
½ mark each

1. Equity theory of Motivation was primarily formulated by
A) Chester Bernad B) J.S. Adams C) Victor Vroom D) B.F. Skinner
2. One-man one vote is the principle of
A) Oligopoly B) Monopoly C) Democracy D) None of these
3. The First Act about Co-operative Societies was enacted in the year
A) 1904 B) 1911 C) 1912 D) 1969
4. The unclaimed dividend will be shown as
A) Asset B) Loss C) Liability D) Profit
5. The capital budget is associated with
A) Long term and short term assets B) Fixed assets
C) Long term assets D) Short term assets
6. Training is
A) A process of learning a sequence of programmed behaviour
B) An application of knowledge
C) An attempt to improve performance
D) All of the above
7. A system of achieving the firm's objectives with minimum possible cost is called
A) Budget B) Budgetary Control C) Cost Management D) None of these
8. Which one of the systems below is identifiable within any Control System?
A) Objectives and characteristics of the system which could be operationalised into measurable and controllable standards
B) A mechanism for monitoring and measuring characteristics of the system
C) A mechanism for learning new insights on standards themselves
D) All of the above
9. A last grade servant of a cooperative society was imposed a penalty for dereliction of duty. Who is the authority before which he should file an appeal?
A) Secretary B) Executive committee C) Sub Committee D) President

31. An account remaining irregular continuously for _____ days classified as substandard/non performing asset.
- A) 90 days B) 120 days C) 60 days D) 30 days
32. Non performing assets which are overdue for more than _____ months, banks having a danger of recovery and are known as doubtful debts.
- A) 18 months B) 12 months C) 16 months D) 20 months
33. In India for supervision of banks an extended frame work is used which is named CAMELSC where the Alphabet 'S' stands for
- A) Systems B) Sensitivity C) Selection D) Supervision
34. The finance manager is accountable for
- A) Earning capital assets of the company B) Effective management of a fund
- C) Arrangement of financial resources D) Proper utilisation of funds
35. For maximizing the profit, production is to be
- A) minimized B) ignored C) maximized D) downsized
36. The concept of financial management is mainly related to
- A) arrangement of funds for the company
- B) procurement and utilization of funds for company operations
- C) profit maximization for the organisation
- D) accounting of profit and loss on yearly basis
37. CORE in CORE Banking stands for
- A) Central Operations of Exchange
- B) Centralised Online Real Time Exchange
- C) Challenge of Online Real Time Exchange
- D) Centralised Online Real Time Efficiency
38. Managing Committee of a co-operative society have _____ powers.
- A) Execution B) Decision making C) Delegated D) None of these
39. CRR stands for
- A) Cash Reserve Requirement B) Cash Reserve Ratio
- C) Cash Remittance Ratio D) None of these

49. Relative worth of job is known by
 A) Job design B) Job analysis
 C) Job evaluation D) Job change
50. The process of studying and collecting information about a job is known as
 A) HRP B) Job design C) Job analysis D) Job evaluation
51. Which of the following factors affect organisational behaviour?
 A) Technology B) People C) Environment D) All of the above
52. Organisational behaviour is
 A) Science B) An art
 C) A Science as well as an art D) None of these
53. Now a lot of stress is being put on the _____ of the employee in the organisation.
 A) Character B) Improvement C) Behaviour D) Rewards
54. Organisational behaviour is the study of _____ in the organisation.
 A) Human B) Employer C) Human behaviour D) Employees
55. Which aspect of financial system do the Basel Norms focus on?
 A) Insurance B) Banking
 C) Share market D) Commodity market
56. The concept of human relation was developed by
 A) F.W. Taylor B) Henry Fayol C) Elton Mayo D) Robert Owen
57. The father of Scientific Management is
 A) F.W. Taylor B) Henry Fayol C) Peter F. Drucker D) None of these
58. _____ is a current asset.
 A) Furniture B) Goodwill C) Sundry Debtors D) Patent
59. Balance sheet does not show
 A) Goodwill B) Wasting assets C) Reserve fund D) Secret Reserve
60. If outstanding expenses given inside the trial balance its place in final accounts
 A) Balance sheet asset side B) Balance sheet liability side
 C) P & L A/c debit side D) P & L A/c credit side

61. When a deposit of money is received by the banker the customer becomes
 A) Creditor B) Debtor C) Principal D) Agent
62. In which schedule are the scheduled banks in India listed in the RBI Act, 1934?
 A) 1st B) 2nd C) 3rd D) 4th
63. Minimum age required to open an SB account in a bank
 A) 8 years B) 10 years C) 15 years D) 18 years
64. Upon detection of counterfeit note at the counter, bank
 A) returns the note to the customers B) exchange with genuine note
 C) deposit in account D) impound the note and issue receipt
65. Interest on fixed deposit is compounded on
 A) monthly basis B) bi-monthly basis
 C) quarterly basis D) half yearly basis
66. Which is the supervisory authority of Co-operative banks?
 A) RBI B) NABARD
 C) RCS D) Finance Ministry
67. RBI has directed all scheduled Urban Co-operative Banks and Scheduled State Co-operative Banks to maintain the incremental cash reserve ratio on the increase in net demand and time liabilities between May 19, 2023 and July 28, 2023
 A) 4% B) 5% C) 10% D) 18%
68. Capital to risk weighted assets ratio system was introduced for banks in order to
 A) wipe off accumulated loss
 B) cleanse balance sheet
 C) increase governments share capital participation
 D) strengthen the capital base
69. _____ measures mismatches between rate sensitive liabilities and rate sensitive assets.
 A) Simulation B) Gap analysis
 C) Duration gap analysis D) None of the above
70. DICGC is a wholly owned subsidiary of
 A) RBI B) NABARD C) NHB D) SBI

71. Debit balance in Profit and Loss Account is
 A) Current asset B) Floating asset C) Fictitious asset D) Wasting asset
72. _____ helps to measure liquidity and financial strength.
 A) Debt assets ratio B) Debt equity ratio C) Acid test ratio D) Current ratio
73. Which one of the following is the most important relationship between banker and customers?
 A) Bailee and Bailor B) Debtor-Creditor
 C) Agency and Principal D) Trustee and Beneficiary
74. The rate of interest charged for the loan by the banker compared to overdraft and cash credit is generally
 A) Low B) High
 C) Same D) Based on period
75. Garnishee order is to restrain a banker from
 A) Crossing cheque B) Accepting bills
 C) Receiving deposits D) Making payments
76. _____ is the right of a person to retain the property of another person in his possession until the debt from that owners of that property is repaid.
 A) Retrenchment B) Libel
 C) Lien D) Retainment
77. Discounting of bills of exchange is
 A) clean advance B) secured advance
 C) unsecured advance D) neither clean advance nor secured advance
78. Services rendered by banks not only to their customers but also to the general public are called as
 A) Social services B) General utility services
 C) Agency services D) Principal services
79. The lien is defined in
 A) Companies Act B) The Indian Contract Act
 C) The Sale of Goods Act D) The Transfer of Property Act
80. In which year the Electronic Fund Transfer System (EFT) was launched in India?
 A) 1995 B) 1994 C) 2000 D) 1999
81. Banking transactions that takes place in a virtual ambience on the website of a banking company is termed as
 A) Modern banking B) Telephone banking
 C) Mobile banking D) Internet Banking

82. Interest rate on savings bank deposit is
- A) Regulated by RBI
B) Regulated by IBA
C) Deregulated by RBI
D) Regulated by the Central Government
83. Electronic cash is also called
- A) Easy money
B) Digital money
C) Hot money
D) Instant money
84. The indemnity holder is not entitled to
- A) Damages for liability incurred which is not absolute
B) All damages which he may be compelled to pay in any suit in respect of any matter to which the promise applies
C) All costs that he may be compelled to bear in defending any such suit
D) All sums that he may have paid under the terms of compromise of such suit
85. Which of the following contracts of insurances is not a contract of indemnity?
- A) Contract of Life Insurance
B) Contract of Property Insurance
C) Contract of Market Insurance
D) Contract of Group Insurance
86. What is Direct Benefit Transfer?
- A) Remittance through banks
B) Cash discount on goods
C) Linking of Adhar with Bank account
D) Transfer of social benefits/subsidies directly in bank accounts of beneficiaries
87. Basel-1 is one of three regulations set by the Basel Committee, that are introduced in 1988. It focussed entirely on
- A) Transaction risk
B) Market risk
C) Credit risk
D) Liquidity risk
88. Provision required for standard assets of co-Operative Agriculture and Rural Development Bank is
- A) 0.25%
B) 0.40%
C) 1%
D) No provision
89. Provision required for doubtful assets of CARDB having overdue exceeding 6 years is
- A) 20%
B) 30%
C) 50%
D) 100%
90. Which of the following is not applicable to loss assets?
- A) Decree has been time barred
B) Where the borrower died
C) Borrower and his sureties are declared insolvent
D) Where the loan is fictitious

101. The Foreign Exchange Regulation Act was replaced by _____ in India.
- A) Foreign Exchange Funds Act B) Foreign Exchange Finance Act
C) Foreign Exchange Currency Act D) Foreign Exchange Management Act
102. Financial stability report is published on _____ basis.
- A) monthly B) quarterly C) half yearly D) yearly
103. Financial management is mainly concerned with
- A) Arrangement of funds
B) All aspects of acquiring and utilising financial resources
C) Efficient management of every business
D) Profit maximisation
104. The expansion of CAPM is
- A) Capital amount pricing model B) Capital asset pricing model
C) Capital amount printing model D) Capital asset printing model
105. Variability in the rate of return is known as
- A) Volatility B) Risk C) Return D) Interest
106. In order to calculate capital adequacy ratio, the banks are required to consider which of the following risks?
- (1) Credit Risk
(2) Market Risk
(3) Operational Risk
- A) (1) and (3) only B) (1) and (2) only
C) (2) and (3) only D) (1), (2) and (3) only
107. Rate of interest on loans – rate of interest on deposit is called
- A) Profit B) Spread C) Margin D) All of the above
108. _____ is associated with buying low and selling high, resulting in a significant capital gain.
- A) Arbitrage B) Gambling C) Investing D) Speculation
109. Which of the following assets has high risk weightage?
- A) Housing loan B) MSME loan C) Personal loan D) Gold loan
110. Balance sheet is also known as
- A) Statement of financial position B) Statement of operations
C) Statement of operational position D) Statement of finance

121. Copy of Act, Rules and Bye-laws to be open to inspection. Which section of the KCS Act 1969 deals with this?
- A) Section 96 B) Section 97 C) Section 98 D) Section 99
122. Any change in the address of a society shall sent to the Registrar within _____ of the change.
- A) 15 days B) 30 days C) 60 days D) 3 months
123. Which one of the following particulars is not included in an application for registering an amendment of bye-law of a society?
- A) Date of committee meeting
 B) No. of days notice issued for convening the meeting
 C) Quorum required as per the provisions of the bye-law of the society
 D) Number of members present in the meeting
124. R. 13 of the KCS Rules 1969 deals with
- A) Amendment of bye-laws
 B) Amalgamation, Division and transfer of assets and liabilities
 C) Change of liability
 D) When amendment of bye-laws come into force
125. Action taken against a member of a co-operative society under section 17 of the KCS Act 1969 is
- A) Removal from membership B) Suspension from membership
 C) Expulsion of a member D) Dismissal of a member
126. Right of a member to get information from society is specified in _____ of the KCS Act and Rules 1969.
- A) Section 19 B) Section 19 A C) Section 19 B D) Section 18
127. A decision on an application for membership in a society shall be taken by the managing committee of within _____ from the date of receipt of application.
- A) 1 month B) 60 days C) 2 months D) 3 months
128. The procedure regarding election of members to the Representative General Body of a Co-operative Society is specified in _____ the KCS Rules 1969.
- A) R. 34 B) R. 34 A C) R. 35 A D) R. 35 D
129. If there is a provision in the bye-law of a co-operative society, the Government or Registrar may nominate all or any of the members of the first committee, including the president or chairman for a period not exceeding _____.
- A) 3 months B) 6 months C) 12 months D) 5 year

130. Which one of the following is not a reason for inquiry by Registrar as per Sec. 65 of the KCS Act 1969.
- A) Report of the Director of Co-operative Audit
 B) On an application by the majority of the committee members of the society
 C) On an application made by majority of the depositors of the society
 D) On an application of the apex society
131. If the committee of a co-operative society fails to convene the annual general body meeting within the stipulated time, they disqualified for being elected as the members of the committee for
- A) 1 term
 B) 2 term
 C) 5 years
 D) no disqualification
132. A committee of a society shall be bound to convene a special general body meeting within one month from the date of receipt a requisition in writing from _____ of the total members of society.
- A) 2/3
 B) 1/4
 C) 1/5
 D) 1/3
133. In the case of apex societies, the government nominees under section 31 of the KCS Act shall be nominated by
- A) State Co-operative Union
 B) Government
 C) Financing bank
 D) Registrar
134. If a casual vacancy of office bearers arised in a society, that shall be reported to the State Co-operative Election Commission within _____ from the date of arising vacancy.
- A) 7 days
 B) 15 days
 C) 1 month
 D) 60 days
135. The Custodian of co-operative member relief fund is
- A) Co-operative minister
 B) Apex society
 C) Government
 D) Registrar
136. No Co-operative society shall dispose any immovable property acquired by it, without the prior approval of
- A) Registrar
 B) Registrar and General Body
 C) Registrar and RBI
 D) Government and Registrar
137. The net profit of a Co-operative society shall not be utilised for
- A) Payment of dividend to members
 B) Payment of bonus to employee
 C) Donation for charitable purpose
 D) Creation of building fund
138. The managing committee of a co-operative society shall submit the financial statements for audit within _____ from the date of receipt of statements from chief executive of the society.
- A) 1 month
 B) 2 months
 C) 30 days
 D) 90 days
139. R. 64 A of the KCS Rules 1969 deals with
- A) Suspension of officers
 B) Qualification of an auditors
 C) Audit report
 D) Registrar's power to rescind resolution

140. Which one of the following is not included in the surcharge order issued by the Registrar under R.66(7) of the KCS Rules 1969?
- A) Name of the society
B) The amount of cost or compensation
C) The rate of interest
D) Name of inquiry officer
141. The inquiry conducted by the vigilance officer shall be completed within a period of
- A) 3 months
B) 4 months
C) 5 months
D) 9 months
142. All monetary disputes mentioned in schedule III of the KCS Act shall be filed within
- A) 1 month
B) 6 months
C) 1 year
D) 3 years
143. An appeal against an award passed by the Arbitrator shall be filed before the
- A) Govt.
B) Registrar
C) Tribunal
D) Arbitration court
144. _____ shall make the Rules for regulating the procedure and disposal of the business of the Co-operative Arbitration Court.
- A) Chief Co-operative Election Commissioner
B) Government
C) Registrar
D) High Court
145. An order for the winding up of an insured co-operative bank shall be issued by the Registrar as per the direction from RBI. The aggrieved society may file an appeal before
- A) Tribunal
B) Govt.
C) RBI
D) No appeal
146. One copy of the award or order or decision passed u/s 70 of the KCS Act 1969 shall be kept in the file for
- A) 3 year
B) 5 year
C) 7 year
D) 12 year
147. An order issued by the Tribunal under section 82 of the KCS Act 1969 shall be executed by the decree holder through a civil court on the basis of a certificate issued by the Registrar in
- A) Form Number 12
B) Form Number 13
C) Form Number 14
D) Form Number 15
148. The nomination of the candidates for the election of the managing committee members of the state co-operative union shall be made in form number
- A) 14A
B) 14B
C) 15A
D) 15B
149. R.176 of the KCS Rules 1969 deals with
- A) Registrar's power to rescind resolution
B) Power of government to make rules
C) Power to exempt societies
D) Register of members

150. The general body meeting of state co-operative union shall be held every year within _____ from the close of the financial year.
- A) 1 month B) 3 months C) 6 months D) 1 year
151. The audit fee payable by State Co-operative union shall be fixed on the basis of
- A) working capital B) sales proceeds
C) gross income D) no audit fee
152. Bar jurisdiction of the court is specified in _____ of the KCS Act 1969.
- A) Section 98 B) Section 99 C) Section 100 D) Section 101
153. The application for the renewal of affiliation to state co-operative union shall be sent atleast _____ before the date on which the affiliation ceases to exist.
- A) 15 days B) 1 month C) 2 months D) 90 days
154. Section 109 of the KCS Act 1969 deals with
- A) Duties of police officer B) Power to make rules
C) Power to exempt from rules D) Service of notice
155. Which Rules of the KCS Rules 1969 deal with use of premises?
- A) 176 B) 177 C) 178 D) 179
156. An application for affiliation to an apex or central society shall be filed by a newly registered society within _____ period.
- A) 6 months B) 90 days C) one year D) no time limit
157. As per R. 198 of the KCS Rules 1969, the committee of a society shall constitute a disciplinary sub committee consisting not more than _____ of its members.
- A) 2 B) 3 C) 5 D) 7
158. An appeal filed before the government against a surcharge order of the Registrar shall be disposed by the authority within
- A) 1 month B) 3 months C) 120 days D) 6 months
159. Any dispute relating to the election of the circle co-operative union shall be filed before the
- A) State co-operative union B) Government
C) Registrar D) State Co-operative Election Commission
160. Any dispute relating to the election of managing committee of a co-operative society shall be filed before the
- A) Co-operative Arbitration Court B) Registrar
C) Kerala Co-operative Tribunal D) State government

171. What is the primary feature of Fourth Generation Languages?
- A) Low-level programming
 - B) Object-oriented programming
 - C) High-level abstraction
 - D) Assembly programming
172. Which SQL clause is used to filter the results of a query?
- A) SELECT
 - B) FILTER
 - C) WHERE
 - D) LIMIT
173. What is normalization in the context of database design?
- A) Simplifying complex queries
 - B) Organizing data to reduce redundancy
 - C) Creating backup copies of the database
 - D) Connecting two databases together
174. What is the purpose of the GROUP BY clause in SQL?
- A) To filter results based on a condition
 - B) To sort the results in ascending order
 - C) To group rows that have the same values in specified columns
 - D) To join multiple tables
175. Which web server is known for its open-source nature and widely used for hosting websites?
- A) Nginx
 - B) IIS (Internet Information Services)
 - C) Apache
 - D) Tomcat
176. Which of the following is a physical layer device in a network?
- A) Hub
 - B) Switch
 - C) Router
 - D) Repeater
177. What is the purpose of a firewall in network security?
- A) Filter and control network traffic based on a set of rules
 - B) Connect devices within the same LAN
 - C) Route data between different networks
 - D) Provide encryption for data transmission
178. In the context of networking, what does the term "protocol" refer to?
- A) A set of rules for communication between devices
 - B) A physical device that connects computers in a LAN
 - C) The speed of data transmission in a network
 - D) A type of computer virus
179. What is the function of an Ethernet switch in a local area network (LAN)?
- A) Connects different networks
 - B) Broadcasts data to all devices in the network
 - C) Filters and forwards data based on MAC addresses
 - D) Routes data between devices within the same LAN

180. What is the purpose of the Domain Name System (DNS) in a network?
- A) To control network access B) To encrypt data transmission
C) To translate domain names into IP addresses D) To route data between different networks
181. Which of the following is not a part of the system design phase?
- A) Logical design B) Physical design
C) Feasibility analysis D) Requirement analysis
182. What is the purpose of a data model in software development?
- A) To represent the flow of control in a program
B) To depict the structure and relationships within a database
C) To define the user interface
D) To conduct system testing
183. What does the term "scalability" refer to in the context of system architecture?
- A) The ability of the system to handle increased workload
B) The size of the development team
C) The speed of the system
D) The cost of the system
184. What is the primary purpose of a data warehouse?
- A) Real-time transaction processing B) Historical data analysis and reporting
C) Online data entry D) Data encryption
185. What is the main function of a Management Information System (MIS) in an organization?
- A) Streamlining manufacturing processes B) Supporting day-to-day operational activities
C) Managing human resources only D) Providing real-time data for decision-making
186. Which component of an Organizational Support System (OSS) helps in automating routine tasks and business processes?
- A) Decision Support Systems (DSS) B) Executive Support Systems (ESS)
C) Transaction Processing Systems (TPS) D) Expert Systems
187. Which of the following is a characteristic of Executive Support Systems (ESS)?
- A) Tactical decision support B) In-depth data analysis
C) Top-level management support D) Operational transaction processing
188. In the context of data warehousing, what is ETL?
- A) Extract, Transfer, Load B) Encrypt, Transfer, Load
C) Extract, Transform, Load D) Evaluate, Transform, Load
189. What is the purpose of OLAP (Online Analytical Processing) in data warehousing?
- A) Online transaction processing B) Real-time data entry
C) Analyzing and querying multidimensional data D) Data extraction and reporting

190. What is the key advantage of using a data warehouse for reporting and analysis?
- A) Real-time data processing
 - B) Improved data security
 - C) Integration of data from multiple sources
 - D) Limited storage requirements
191. Which of the following is a non-volatile storage device?
- A) RAM
 - B) SSD
 - C) Cache memory
 - D) Magnetic tape
192. In the context of SMS alerts, what is a potential security concern?
- A) Short Message Service (SMS) encryption
 - B) SIM card authentication
 - C) SMS Phishing (Smishing)
 - D) Signal Strength
193. Which of the following is an example of a preventive control in E-Commerce security?
- A) Firewall
 - B) Security audit
 - C) Intrusion Detection System (IDS)
 - D) Incident response plan
194. What does the acronym SSL stand for in the context of E-Commerce security?
- A) Secure Sockets Layer
 - B) Simple Service Layer
 - C) Server Security Language
 - D) System Support Layer
195. Which of the following is an example of a technical control in E-Commerce security?
- A) Security policies
 - B) Employee training
 - C) Intrusion Detection System (IDS)
 - D) Incident response team
196. What is the kernel in an operating system?
- A) User interface
 - B) Core component managing resources
 - C) File system
 - D) Application software
197. Which file system is commonly used in Windows operating systems?
- A) NTFS
 - B) ext4
 - C) HFS+
 - D) FAT32
198. Which of the following is a characteristic of UNIX operating systems?
- A) Multitasking
 - B) Single-user
 - C) Limited command-line interface
 - D) Closed source
199. What is the shell in UNIX?
- A) Protective layer
 - B) User interface
 - C) Kernel module
 - D) File system
200. What is the primary characteristic of First Generation Languages?
- A) High-level language
 - B) Machine language
 - C) Assembly language
 - D) Object-oriented language

ROUGH WORK SHEET

ROUGH WORK SHEET