

Code No. : **1043/2023**

Question Booklet  
Alpha Code

**B**

Question Booklet No.

**400086**

Signature : .....

Reg. No. : .....

Total No. of questions : 200

Time : 2 ½ 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.

080001

1. The concerned authority for constitution of audit committee, approval of policy and procedures monitor through reviews in connection with internal controls is  
A) General body  
B) Board of Directors  
C) CEO  
D) Department heads
2. Which of the following is not related to the governance practice of internal control?  
A) Preventive control  
B) Detective control  
C) All of the above  
D) None of the above
3. \_\_\_\_\_ as the supreme governing body is ultimately responsible for good governance and financial soundness of co-operative banks.  
A) The Chief Executive  
B) The President  
C) The Board of Directors  
D) The General Body
4. Internal Audit, Concurrent Audit and External Audit are related to the governance practice of  
A) Audit structure and financial reporting  
B) Internal control  
C) Internal check  
D) Preventive vigilance
5. Governance refers to representing the will or interest of  
A) Borrowers  
B) Members  
C) Depositors  
D) Government
6. Which of the following best defines the term 'stakeholders'?  
A) Anyone who shares in a co-operative bank  
B) Anyone who owns a business  
C) Anyone with an interest in a cooperative bank  
D) Anyone who attends the general body meeting of a cooperative bank
7. Which of the following is the most important role of the Board of Directors of a Cooperative Bank?  
A) Understanding staff behaviour  
B) Manage inventory  
C) Budgeting  
D) Overseas strategy implementation and performance
8. Internal controls are grouped into the following categories  
A) Effective operations, financial reporting and compliances  
B) Efficient operations, financial analysis and compliance  
C) Efficient operations, financial analysis and management reporting  
D) Production and operations, financial reporting and management reporting
9. The Board of Directors must ensure that the Cooperative Bank's governance policies incorporate  
A) The cooperative strategy  
B) Risk management  
C) Ethical business practices  
D) All of the above

10. Which of the following is a type of rural development in India?
- A) Growth centre approach and community - driven development  
 B) Sectoral approach  
 C) Integrated Development Approach  
 D) All of the above
11. When was the National Bank for Agriculture and Rural Development set up?
- A) 1962                      B) 1972                      C) 1982                      D) 1992
12. Which of the following is not a financial budget?
- A) Sales budget                      B) Cash budget  
 C) Capital budget                      D) Budgeted funds flow statement
13. \_\_\_\_\_ is a formal statement that acts as a guide for the ethics of how people within an organization should act and make decisions.
- A) Agreement of employment                      B) Code of ethics  
 C) Agreement for professional engagement                      D) Contract agreement
14. Collating refers to
- A) Copying and organising data based on their nature  
 B) Storing information in chronological order  
 C) Collecting and combining texts, information or sets of figures in proper order  
 D) Producing documents in short-time span
15. For analysing a problem, decision makers should generally study \_\_\_\_\_ aspects.
- A) Quantitative                      B) Qualitative  
 C) Paranormal                      D) Both (A) and (B)
16. What are the bye-laws of a co-operative society?
- A) Acts                      B) Rules                      C) Regulations                      D) Constitution
17. What is the role of the Board of directors in a co-operative society?
- A) Admission of members                      B) Allocation of shares to members  
 C) Convey General Body Meeting                      D) All of the above
18. The co-operative societies in Kerala follow \_\_\_\_\_ structure
- A) Centralised                      B) Decentralised                      C) Federal                      D) Unitary
19. Which of the following is a statutory reserve created from net profits as per section 56(1) of KCS Act?
- A) Common Good Fund                      B) Co-operative Member Relief Fund  
 C) Professional Education Fund                      D) Agricultural Credit Stabilization Fund
20. In the case of a co-operative society having more than \_\_\_\_\_ members, the date, time, place and agenda of general body meeting with details of amendment proposed have to be published in two vernacular dailies having wide circulation in the area.
- A) 500                      B) 1000                      C) 2000                      D) 5000



32. The situation in which people strongly resist new ideas which are against their established opinions, or traditions or social customs
- A) Filtering                      B) Psychological Barrier      C) Status Block                      D) Closed Mind
33. The system which provides the accounting information for planning, decision-making and control of cost.
- A) Financial Accounting                      B) Responsibility Accounting  
C) Cost Accounting                      D) Managerial Accounting
34. In this financial statement, value of each item of expenses is analysed as a percent of sales
- A) Ratio Analysis                      B) Common Size Income Statement  
C) Comparative Income Statement                      D) Zero Based Budget
35. The way the body communicates without words is known as.
- A) Proxemics                      B) Oculistics                      C) Kinesics                      D) Paralanguage
36. A leadership model that proposes that effective group performance depends upon the proper match between the leader's style of interacting with his subordinates and the degree to which the situation gives control and influence to the leader
- A) Hersey Blanchard's Model                      B) Fiedler Model  
C) Blake and Mouton Model                      D) Vroom and Yetton's Model.
37. The objective of this method is to generate a pool of qualified applicants to fill the jobs in a timely manner.
- A) Employee Referrals                      B) Benchmarking Recruitments  
C) Creative Recruiting Method                      D) Succession Planning
38. Imbalances in financial assets and liabilities with reference to maturities, unforeseen needs, and financial obligations lead to \_\_\_\_\_ in banking Institutions.
- A) Credit Risk                      B) Liquidity Risk                      C) Operational Risk                      D) Market Risk
39. Analytics which helps organizations to plan for turnover before it becomes a crisis
- A) Compensation and Benefit Analytics                      B) Succession Planning analytics  
C) Compliance Analytics                      D) Retention Analytics
40. The statement prepared by the auditors of the cooperative department to see the variation in the balances of the cash book and bank passbook.
- A) Audit Memorandum                      B) Audit Note  
C) Reconciliation Statement                      D) Summary of Defects
41. If the annual return of a project proposal is equal, the ratio of Cash outflow to the Annual Cash Inflow represents the approximate
- A) PV Ratio                      B) Present Value Factor  
C) Rate of Return                      D) Net Present Value

42. The cost of retained earnings in terms of dividends foregone by / withheld from equity shareholders.  
 A) Default Cost      B) Collection Cost      C) Opportunity Cost      D) Sunk Cost
43. A firm's decision to invest its current funds most efficiently in long-term activities in anticipation of an expected flow of future benefits over a series of years.  
 A) Capital Rationing      B) Investment Turnover  
 C) Strategic plan      D) Capital budgeting
44. Pattern of behaviour and interpersonal relationship within a group is known as  
 A) Group think      B) Group shift  
 C) Group Dynamics      D) Group Democracy
45. The view which encourages to maintain a minimum level of conflict to keep the group viable, self-critical, and creative?  
 A) Behavioural View      B) The Interactionist View  
 C) Traditional View      D) Dysfunctional Conflict
46. Relative values that protect life and are respectful of the dual life value of self and others.  
 A) Democratic value      B) Economic value  
 C) Social values      D) Moral values
47. The maximum borrowing power of HOUSEFED shall not exceed \_\_\_\_\_ percentage of \_\_\_\_\_ and reserve fund.  
 A) 25, Authorised Share Capital      B) 25, Paid up Share Capital  
 C) 20, Long Term Liabilities      D) 20, Paid up Share Capital
48. The area of operation of a Primary Consumer Cooperative Store shall be limited up to a  
 A) Municipality      B) Taluk      C) Panchayat      D) District
49. Active leader who creates a positive work environment in which the organization and its employees have the opportunity and incentive to achieve the performance.  
 A) Tactical Manager      B) Strategic Manager  
 C) Operational Manger      D) Effective Manager
50. The approach aimed at understanding how psychological and social processes interact with work situations to influence performance.  
 A) Classical Approach      B) Human Relations  
 C) Contemporary Approach      D) Contingency Approach

51. The scheme under which the depositors are required to deposit a fixed amount every month for a period selected by him is known as  
 A) Current deposit B) BSBDA C) Cumulative deposit D) Fixed deposit
52. For resolution of disputes related to ATM transaction  
 A) The banks have bilateral settlement agreement  
 B) Issuing bank will be solely liable for any loss to the customer  
 C) Acquiring bank will be solely liable for any loss to the customer  
 D) The settlement will be through the ATM service provider only
53. Which of the method of complaint to a bank will not be sufficient for filing a complaint with ombudsman?  
 A) Complaint through website on the link specified  
 B) Submit at branch with acknowledgement  
 C) email to the specified ID  
 D) Dropping in complaint box
54. As per FEMA, the basic criteria for a person to be considered as resident in India is the stay in India during the preceeding financial year which must be for a minimum \_\_\_\_\_ days.  
 A) 91 B) 180 C) 182 D) 90
55. Discount and Finance House of India Ltd was set up in  
 A) 1988 B) 1998 C) 2002 D) 1982
56. The aim of IRBI is to  
 A) Support foreign trade B) Assist sick industries  
 C) Dealing foreign exchange D) Finance to agriculture
57. Section 18 of the Banking Regulation Act deals  
 A) Maintenance of SLR B) Licensing of banks  
 C) Maintenance of CRR D) Prohibition of trading
58. The first Regional Rural Bank in India  
 A) Prathama Bank B) South Malabar Gramin Bank  
 C) Tamilnadu Grama Bank D) Andhra Pragathi Grameen Bank
59. In which year RBI recategorised IDBI as a private sector bank?  
 A) 2014 B) 2017 C) 2012 D) 2019
60. During inflationary period, RBI \_\_\_\_\_ in bank rate which helps to volume of credit.  
 A) hike B) reduce C) slight reduce D) no change



61. Banks cannot pay interest in
- |                      |                            |
|----------------------|----------------------------|
| A) unclaimed deposit | B) account attached by ED  |
| C) current account   | D) accounts frozen by them |
62. Retail banking is otherwise called
- |                      |                     |
|----------------------|---------------------|
| A) branch banking    | B) consumer banking |
| C) corporate banking | D) payments bank    |
63. Income Tax Act was passed in
- |         |         |         |         |
|---------|---------|---------|---------|
| A) 1969 | B) 1968 | C) 1963 | D) 1961 |
|---------|---------|---------|---------|
64. The main aim of UTI is to
- |   |
|---|
| A) encourage and mobilize the saving of the community |
| B) promote foreign trade                              |
| C) encourage financial inclusion                      |
| D) none of the above                                  |
65. Select a wrong one which related to priority sector
- |                                   |   |
|-----------------------------------|---|
| A) It promotes corporate business | B) It ensures social equity                 |
| C) Attaining balanced growth      | D) It ensures adequate institutional credit |
66. Net profit ratio is the relationship between
- |                               |                           |
|-------------------------------|---------------------------|
| A) Gross profit and net sales | B) Gross profit and sales |
| C) Net profit and net sales   | D) Net profit and sales   |
67. Financial statements are mainly prepared for \_\_\_\_\_ of the concern.
- |  |                  |
|--|------------------|
| A) decision making                             | B) forecasting   |
| C) ability to pay interest and debt maturities | D) all the above |
68. Current ratio is also called
- |                    |                          |
|--------------------|--------------------------|
| A) quick ratio     | B) working capital ratio |
| C) acid test ratio | D) stock turn over ratio |
69. A single borrower is financed by two or more lenders is known as
- |                                   |   |
|-----------------------------------|---|
| A) Priority sector lending system | B) Differential rate of interest system |
| C) Consortium lending system      | D) Bridge loan system                   |

70. India's first credit information firm, CIBIL was founded in  
 A) 1999                      B) 2005                      C) 2000                      D) 2008
71. The Board for Financial Supervision (BFS) was set up in 1994 by  
 A) NABARD                      B) Govt.                      C) SEBI                      D) RBI
72. Banking Ombudsman Scheme deals \_\_\_\_\_ section of the BR Act.  
 A) 35A                      B) 22                      C) 26                      D) 45A
73. Retail banking service provide \_\_\_\_\_ of the following.  
 A) Commercial banks                      B) Credit unions  
 C) Certain investment funds                      D) All the above
74. The main aim of prudential regulation is to  
 A) Minimise risk of banks                      B) Increase the stability of financial system  
 C) Classify special mention account                      D) All of the above
75. SARFAESI Act is an effective instrument for  
 A) Ensuring security for loans                      B) Protect the interest of depositors  
 C) NPA recovery                      D) Controlling credit
76. Bankers right of appropriation specifies \_\_\_\_\_ Act  
 A) BR Act                      B) RBI Act  
 C) Indian Contract Act                      D) Negotiable Instrument Act
77. The management of RBI is vested with  
 A) RBI Governor                      B) General Body  
 C) Central Board of Directors                      D) Govt
78. "Vikas Volunteer Vahini", a program is associated to  
 A) RBI                      B) NABARD                      C) SBI                      D) IDBI
79. The chairman of monetary policy committee is  
 A) Prime Minister                      B) Finance Minister of India  
 C) Governor of RBI                      D) Financial advisor to Govt.
80. Select one which is not associated to debt instrument.  
 A) Dividend                      B) Promissory note                      C) Corporate bond                      D) Preferred stock

81. \_\_\_\_\_ is a method of asset liability management that can be used to assess interest rate risk.
- A) Break Even Analysis                      B) Gap analysis  
C) Profitability management                D) Feasibility analysis
82. As per RBI norms, Indian scheduled commercial banks are required to maintain as capital adequacy ratio is
- A) 9%                      B) 12%                      C) 8%                      D) 6%
83. \_\_\_\_\_ acts as the internal Ombudsman of a bank.
- A) Chief Compliance Officer                B) Head Internal Auditor  
C) Chief Customer Service Officer        D) Chief Risk Officer
84. Banks are required to have the principal Nodal Officer at the
- A) Zonal office                      B) Head office  
C) Regional office                      D) Every branch
85. Advantage of cash budget could be
- A) borrower has to plan the cash requirement  
B) banker can spot a danger signal quickly  
C) banker can plan his resources to meet credit demand  
D) all the above
86. In banker's parlance, credit risk in lending refers to
- A) default of banker in maintaining SLR  
B) default of banker to release credit to a borrower  
C) default of payment by a borrower  
D) none of the above
87. The usual form of contract of agency is by way of
- A) guarantee bond    B) power of attorney    C) indemnity bond    D) personal surety
88. Direct advance to agriculture and SME under standard asset category requires provision at the rate of
- A) 0.25%                      B) 0.5%                      C) 0.40%                      D) 1.00%
89. The person in whose favour a bank guarantee is issued is called a/an
- A) beneficiary                      B) issuer                      C) banker                      D) indemnifier



100. Transfer of Property Act was came into force in  
A) 1885                      B) 1880                      C) 1883                      D) 1882
101. Real Time Gross settlement, an electronic fund transfer system was introduced in  
A) 2014                      B) 2010                      C) 2004                      D) 2015
102. The banker which act as a banker to the government  
A) IDBI                      B) EXIM Bank                      C) NHB                      D) RBI
103. NABARD was set up in  
A) 1979                      B) 1980                      C) 1982                      D) 1986
104. Monetary policy is introduced by \_\_\_\_\_ in India.  
A) NABARD                      B) RBI                      C) SBI                      D) IBA
105. IBPS expanded  
A) Institute of Banking Performance Selection  
B) Institute of Banking Personnel Selection  
C) Indian Banking Personnel Selection  
D) Institute of Business Personnel Selection
106. Industrial Reconstruction Bank of India was set up in  
A) 1984                      B) 1996                      C) 1985                      D) 1991
107. There are \_\_\_\_\_ parties of a contract of indemnity.  
A) 4                      B) 2                      C) 6                      D) 3
108. Tax deduction at sources acts as a means of \_\_\_\_\_ for the Government.  
A) Stable revenue                      B) Unstable revenue                      C) Indirect revenue                      D) None of these
109. A guarantee issued by a bank assuring payments of instalments and interest on future due date is known as  
A) Performing guarantee                      B) Financial guarantee  
C) Deferred payment guarantee                      D) Continuing guarantee
110. A hedging instrument is any financial product that will enable the traders to  
A) accumulate finance                      B) limit risk  
C) attain break even point                      D) preparation of project

111. A dispute between the managing committee and an employee regarding the seniority shall be filed before the
- A) Co-operative Arbitration court                      B) Registrar  
C) Government    D) Co-operative tribunal
112. Along with the inquiry report, the inquiry officer shall submit
- A) last known address of the committee members of the society  
B) last known address of the secretary of the society  
C) latest balance sheet of the society  
D) all of these
113. The committee of a co-operative society shall be bound to convene a special general body meeting within \_\_\_\_\_ period after receipt of a requisition from Registrar.
- A) 15 days                      B) 20 days                      C) 1 month                      D) 30 days
114. Which one of the following is not a reason for appointment of administrator under section 33 of the KCJ Act 1969?
- A) A no-confidence motion is passed by the general body against the committee  
B) The committee members resign enbloc  
C) Committee makes payment against the provision of bye-laws of the society  
D) There is a stalemate in the function of the society
115. The nomination of a candidate for the election of managing committee of a society shall be made in form number
- A) 34                      B) 35                      C) 36                      D) 37
116. No notice of motion under rule 43A of the KCS Rule shall be allowed within \_\_\_\_\_ from the date of assumption office by the managing committee.
- A) 3 months                      B) 6 months                      C) 9 months                      D) one year
117. An apex society may, with the previous approval of the \_\_\_\_\_ enter into an agreement with central society, setting out the terms and conditions towards the utilisation of fund provided to the central society from principal state partnership fund.
- A) Government    B) Registrar  
C) State co-operative union    D) (A) or (B)
118. If the chief executive of a society, fails to remit the member relief fund within the specified period of time, he shall be liable to pay penal interest at the rate of \_\_\_\_\_ on the default amount.
- A) 8%                      B) 6%                      C) 5%                      D) 4%
119. The financing bank shall be liable to refund the reserve fund to a society within \_\_\_\_\_ from the date of receipt of sanction order from the government.
- A) 30 days                      B) 60 days                      C) 2 months                      D) 3 months

120. It shall be the duty of Directors of co-operative Audit to revise or amend the audit manual in every \_\_\_\_\_ years.
- A) 3                                      B) 5                                      C) 10                                      D) 4
121. Sec 66C of the KCS Act 1969 deals with
- A) Suspension of officers                                      B) Submission of return to Registrar  
C) Powers of Registrar to give direction                                      D) Cost of inquiry
122. Vigilance officer appointed under section 68A shall be under the administrative control of
- A) Government                                      B) Registrar                                      C) Co-operative Minister                                      D) None of these
123. The quorum for the meeting of circle co-operative union is \_\_\_\_\_ members.
- A) 6                                      B) 8                                      C) 9                                      D) None of these
124. If any employee or servant of a co-operative society misappropriates or illegally keeps any money belonging to the society, he shall be punishable with
- A) Imprisonment for 3 years  
B) Fine which may extend to twice the amount of money involved in the offence  
C) Imprisonment for 1 year and fine up to 5000  
D) Both (A) and (B)
125. Which section of the KCS Act 1969 deals with service of notice?
- A) Sec 102                                      B) Sec 103                                      C) Sec 104                                      D) Sec 105
126. An appeal filed before the Registrar towards the rejection of an application for affiliation to an apex society. Registrar shall dispose the appeal within \_\_\_\_\_ from the date of appeal.
- A) 2 years                                      B) 1 year                                      C) 6 months                                      D) 60 days
127. An application to register on amendment of bye-law is not disposed by the Registrar within the specified time, the aggrieved society may make a \_\_\_\_\_ before \_\_\_\_\_.
- A) request, government                                      B) representation, government  
C) appeal, tribunal                                      D) none of these
128. In the case of an assisted society amalgamation or division of societies shall be made only with the prior approval of
- A) Registrar                                      B) Financing bank  
C) RBI                                      D) State co-operative Union
129. If any society refuse to issue ID card to a member, the aggrieved person may file an appeal before \_\_\_\_\_ within \_\_\_\_\_ from the date of receipt of rejection order.
- A) Managing committee, 30 days                                      B) Registrar, 30 days  
C) Registrar, 15 days                                      D) Electoral officer, 7 days

130. The state co-operative election commission shall fix the cost of election of different types of societies based on the number of members as stood on \_\_\_\_\_ days prior to the date of election.
- A) 30 days                      B) 60 days                      C) 1 month                      D) 2 months
131. It is the duty of the electoral officer
- A) To receive nomination from eligible candidates    B) To arrange the polling booth and staff
- C) To publish the voters list                      D) All of these
132. Which section of the KCS Act 1969 specified about shares or interest or reserve fund not liable to
- A) Sec. 39                      B) Sec. 40                      C) Sec. 41                      D) Sec. 38
133. A society may invest its funds in
- A) Government savings bank
- B) In the shares or securities of other societies
- C) Securities specified in the Indian Trust Act 1882
- D) All of these
134. R.64B of the KCS Rules 1969 specified about
- A) Qualification of an auditor                      B) Audit report
- C) Scope of Co-operative audit                      D) Levy of audit fees
135. An inquiry officer u/s 65 shall have the power
- A) to examine all books and registers of the society
- B) to summon any person, who have the knowledge of the transaction of the society
- C) to convene a general body meeting
- D) all of these
136. The presiding officer of the co-operative arbitration court shall be appointed by the government for a period of
- A) 5 years                      B) 3 years                      C) 7 years                      D) 10 years
137. The arbitration fees to be payable by an employee for a non-monetary dispute filed against the managing committee of the society.
- A) 5,000                      B) 3,000                      C) 1,000                      D) 2,000
138. A decree holder can execute an award or order through civil court on the basis of a certificate issued by the Registrar in
- A) Form No. 12                      B) Form No. 13                      C) Form No. 14                      D) Form No. 15
139. The committee of a co-operative society shall prepare the rank list and publish the same in the notice board of the society within \_\_\_\_\_ from the date of receipt of consolidated rank list from the Co-Operative Service Examination Board.
- A) 1 month                      B) 20 days                      C) 15 days                      D) 1 week
140. Any amount recovered by an employer from the salary of an employee as per sec. 37 shall be remitted to the society concerned within \_\_\_\_\_ from the date of deduction.
- A) 15 days                      B) 10 days                      C) 7 days                      D) a fortnight



141. The DCA shall publish a panel of auditors on designation basis as per the class and type of societies within \_\_\_\_\_ from the close of the financial year.
- A) 3 months      B) 6 months      C) 90 days      D) 60 days
142. The secretary of the Tribunal shall maintain a register for appeals in form No \_\_\_\_\_ of Appendix II.
- A) 20      B) 21      C) 22      D) 23
143. The application for the renewal of affiliation with state co-operative union shall be sent at least \_\_\_\_\_ before the date on which the affiliation ceases to be enforce.
- A) 60 days      B) 1 month      C) 15 days      D) 7 days
144. Which of the following offences, the vigilance officer appointed u/s 68A shall have the power of litigation and make complain before a court of law:
- A) Any person carrying the business with the name co-operation along with its name without permission
- B) The committee if a society wilfully submit false information for audit or inquiry
- C) If the chief promoter misutilise the share money collected for the formation of a society
- D) All of these
145. Which section of the KCS Act 1969 deals with copy of act, Rules and bye-law open for inspection.
- A) Sec. 96      B) Sec. 97      C) Sec. 98      D) Sec. 99
146. An application for membership in a society is rejected by the managing committee. The aggrieved person can file an appeal before the registrar within \_\_\_\_\_ from the date of receipt of rejection order.
- A) 30 days      B) 3 months      C) 60 days      D) 90 days
147. An application for affiliation to an apex society is rejected by that society, the aggrieved society may file an appeal before the \_\_\_\_\_ within \_\_\_\_\_ from the date of receipt of rejection.
- A) Registrar, 30 days      B) Government, 30 days
- C) Tribunal, 30 days      D) Arbitrator, 60 days
148. An application to register an amendment bye-law of a co-operative society shall be disposed by the Registrar within \_\_\_\_\_ from the date of receipt of application.
- A) 2 months      B) 3 months      C) 90 days      D) 60 days
149. No individual member of a cooperative society shall hold more than \_\_\_\_\_ of the total share capital of the society.
- A) 1/3      B) 1/4      C) 1/5      D) No restriction
150. R.24 of the KCS Rules 1969 deals with
- A) Right of a member to get information
- B) Right to inspect the account books of a society
- C) Right to obtain documents from Registrar's office
- D) Nomination of a heir

151. The amount admissible from Kerala Co-operative Employees welfare Board for an employee who dies while in service?

- A) Rs. 3,00,000  
B) Rs. 1,50,000  
C) Rs. 1,00,000  
D) None of these

152. Spl charge on movables and immovable property in favour of Agriculture Bank is called

- A) Pledge  
B) Gehan  
C) Mortgage  
D) None of these

153. Which of the following is exempted from GST?

- A) Computer  
B) Medicine  
C) Petrol  
D) None of these

154. The amount of fee to be remitted on complaint filed to Co-operative Ombudsman?

- A) Rs. 50  
B) Rs. 100  
C) Rs. 150  
D) None of these

155. An employees who are having less than 33 years of qualifying service the pension shall be calculated as follows.

- A)  $\frac{AP \times QS}{60}$   
B)  $\frac{AP \times QS}{720}$   
C)  $\frac{AP \times QS}{360}$   
D) None of these

156. According to which section (Definition) the name Kerala Co-operative Central Land Mortgage bank was changed into Kerala State Co-operative Agriculture and Rural Development bank.

- A) Section 2  
B) Section 3  
C) Section 4  
D) None of these

157. An agreement which is enforceable by law at the option of one of the parties there to, but not at the option of the other or others is a \_\_\_\_\_ contract.

- A) Valid  
B) Void  
C) Voidable  
D) None of these

158. Under the contract of indemnity the liability of the indemnifier to the indemnified is

- A) Primary  
B) Secondary  
C) With both  
D) None of these

159. National Commission under Consumer Protection Act 1986 shall have be entertain complaints where the value of goods and service and compensation if any claim exceeds Rupees

- A) 10 Lakhs  
B) 20 Lakhs  
C) 30 Lakhs  
D) None of these



171. In the context of databases, what does ACID stand for?
- A) Atomicity, Consistency, Isolation, Durability
  - B) Association, Commitment, Integrity, Dependency
  - C) Automation, Concurrency, Isolation, Durability
  - D) Allowing, Checking, Indexing, Deleting
172. Which of the following is a NoSQL database?
- A) Oracle
  - B) MS SQL Server
  - C) MongoDB
  - D) SQLite
173. Which type of server is responsible for executing business logic and handling transactions in a client-server architecture?
- A) Application Server
  - B) Web Server
  - C) Database Server
  - D) File Server
174. Which of the following is a role of a web browser?
- A) Executing server-side scripts
  - B) Rendering and displaying web pages
  - C) Managing database connections
  - D) Running application logic
175. Microsoft Office Suite (Word, Excel, PowerPoint) is an example of:
- A) Application Software
  - B) Packaged Software
  - C) Custom-built Software
  - D) System Software
176. Adobe Photoshop, a graphics editing software, is an example of:
- A) Application Software
  - B) Packaged Software
  - C) Custom-built Software
  - D) Shareware
177. What is the purpose of a router in a computer network?
- A) Connects devices within a local network
  - B) Connects multiple networks together
  - C) Amplifies network signals
  - D) Provides power to network devices
178. What does the term "data communication" refer to?
- A) Physical transmission of data
  - B) Storing data on a computer
  - C) Analyzing data trends
  - D) Deleting unnecessary data
179. What is the primary goal of system design?
- A) To develop software applications
  - B) To design hardware components
  - C) To transform requirements into a detailed system specification
  - D) To perform system testing
180. What is a prototype in the context of system design?
- A) The final version of a software product
  - B) A working model of the system to demonstrate its functionality
  - C) A document outlining system requirements
  - D) The initial stage of software development

181. What is the purpose of the SDLC (Software Development Life Cycle)?
- A) To manage hardware components
  - B) To plan data communication systems
  - C) To guide the process of software development
  - D) To design network protocols
182. Which phase of the SDLC involves writing code and converting design specifications into executable programs?
- A) Planning
  - B) Implementation
  - C) Testing
  - D) Maintenance
183. What is a Data Warehouse?
- A) A physical warehouse for storing computer hardware
  - B) A repository of integrated data from various sources for reporting and analysis
  - C) A specialized storage facility for personal data
  - D) A programming language for data analysis
184. In the context of data warehousing, what is ETL?
- A) Electronic Transaction Logic
  - B) Extract, Transform, Load
  - C) Effective Table Linking
  - D) Entity Transformation Language
185. What is the primary goal of data mining?
- A) Data storage
  - B) Data encryption
  - C) Discovering patterns and knowledge from large amounts of data
  - D) Data retrieval
186. What is the purpose of a Management Information System (MIS)?
- A) To create data warehouses
  - B) To manage hardware components
  - C) To provide information for decision-making within an organization
  - D) To develop data mining algorithms
187. Which level of management is primarily concerned with the long-term planning and strategic decision-making?
- A) Operational Management
  - B) Middle Management
  - C) Executive Management
  - D) Supervisory Management
188. What is an example of a collaborative tool used in Organization Support Systems?
- A) Database Management System (DBMS)
  - B) Enterprise Resource Planning (ERP) system
  - C) Groupware
  - D) Decision Support System (DSS)
189. What is the primary function of a Core Banking System (CBS) in the banking industry?
- A) Managing customer relationships
  - B) Automating and centralizing banking processes
  - C) Handling physical cash transactions
  - D) Providing investment advice

190. In the context of banking, what does DBA stand for?
- A) Digital Banking Association                      B) Data Backup and Administration  
C) Database Administration                      D) Document-Based Authentication
191. What is the role of an application server in a banking system?
- A) Managing the database                      B) Executing and hosting applications  
C) Providing network security                      D) Handling customer transactions
192. What is a common method of data storage in a banking environment?
- A) Cloud storage                      B) Magnetic tapes                      C) Optical discs                      D) All of the above
193. Which of the following is a primary use of SMS alerts?
- A) Sending large files                      B) Real-time notifications  
C) Social media updates                      D) Online shopping
194. Which of the following is a potential security concern with email communication?
- A) Two-factor authentication                      B) End-to-end encryption  
C) Phishing attacks                      D) Strong passwords
195. Which of the following is an example of B2C (Business-to-Consumer) E-commerce?
- A) Business selling products to other businesses  
B) Individual selling handmade crafts online  
C) Government transactions with businesses  
D) Internal company communication
196. How has IT impacted the banking sector?
- A) Increased manual processes  
B) Reduced efficiency  
C) Streamlined operations and improved customer service  
D) Limited access to financial services
197. Which generation of computer languages is characterized by machine code?
- A) 1<sup>st</sup> generation language                      B) 2<sup>nd</sup> generation language  
C) 3<sup>rd</sup> generation language                      D) 4<sup>th</sup> generation language
198. High-level languages like Fortran and COBOL belong to which generation?
- A) 1<sup>st</sup> generation language                      B) 2<sup>nd</sup> generation language  
C) 3<sup>rd</sup> generation language                      D) 4<sup>th</sup> generation language
199. Which of the following is a relational database management system?
- A) MongoDB                      B) Oracle                      C) Redis                      D) Cassandra
200. What does SQL stand for in the context of databases?
- A) Structured Query Language                      B) System Question Language  
C) Sequential Query Logic                      D) Simplified Query Link