

Cooperative Bank Model Placement Paper - 1

- 1) Negotiable Instruments Act came into force in the year-----
a) 1969
b) 1882
c) 1881
d) None of these.
- 2) The Head of Audit wing 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
- 3) Primary Co-operative Urban Banks owes its origin to -----
a) Raiffeisen Society
b) Schultz Delitzch Banks
c) Peoples Banks
d) None of these.
- 4) CRR in Commercial Banks is deposited in -----
a) Reserve Bank of India
b) NABARD
c) State Bank of Travancore
d) None of these
- 5) Kerala State Co-operative Agricultural And Rural Development Bank Act came into force in the year-----
a) 1969
b) 1884
c) 1881
d) None of these.
- 6) Co-operative Audit involves ----- also
a) Administrative Audit
b) Interim audit
c) Internal audit
d) None of these
- 7) Area of operation of a Primary Agricultural and Rural Development Bank (PCARDB) is confined to -----
a) one village Panchayath
b) one taluk
c) two taluks
d) none of these
- 8) 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

9) Maximum amount of audit fee charged for auditing a Co-operative Society is Rs-----

a) 25000/-

b) 100000

c) 50000

d) none of these

10) Entry Point Norms (EPN) of RBI for licensing urban Co-operative Banks having population more than one lakh in the area is -----

a) 500 members and share capital Rs.25 lacs

b) 3000members and share capital Rs.400 lacs

c) 100members and share capital Rs.1 lac

d) none of these

11) 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

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

a) Cyber banking

b) online banking

c) personal Computer banking

d) all of these

13) 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

14) 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

15) Women representation in the Managing Committee of a Primary Co- operative society in Kerala is -----

a) 3

b) 1

c) 2

d) 4

16) Final voters list in a Primary Credit Co-operative Society in Kerala for election is published by -----

a) Returning Officer

b) Electoral Officer

- c) Managing Committee
- d) None of these

17) The retirement age of an employee of a Co-operative Society shall be ----- Years.

- a) 56
- b) 58**
- c) 60
- d) None of these

18) 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

19) Subsidiary state partnership fund is maintained by-----

- a) State Co-operative Bank
- b) District C-operative Bank**
- c) State Government
- c) None of these

20) The expansion of "MASK" is -----.

- a) Mutual Aid Scheme Kerala
- b) Mutual Assistance Scheme Kerala
- c) Mutual Arrangement Scheme Kerala**
- d) None of the above

21) Prudential norms include-----.

- a) Income recognition
- b) Assets classification
- c) provisioning
- d) all of these**

22) 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 the above**

23) In CAMELS rating "C" stands for-----.

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

24) 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

25) 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

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

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

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

- a) Kerala co-operative Societies Act
- b) Banking Regulation Act
- c) By-laws of the Bank**
- d) none of these

28) Authority to issue legal heir certificate of deceased is -----

- a) Court
- b) Revenue authorities**
- c) Registration authorities
- d) none of these

29) Cheque presented subsequent to the receipt of a stop payment order will be returned after writing the words ----- across the cheque.

- a) Payment stopped
- b) refer to drawer
- c) Payment stopped by the drawer**
- d) none of these

30) Primary urban co-operative Bank should strengthen its ----- for increasing borrowing power.

- a) deposits
- b) share capital**
- c) profit
- d) none of these

31) e-banking provides ----- to customers.

- a) Online banking service
- b) any time banking service
- c) All of these**
- d) none of these

32) Implementing agency of Kissan credit card scheme is -----.

- a) Commercial Banks
- b) Regional rural banks
- c) Co-operative Banks
- d) all of these**

33) When the rate of interest is changed from time to time it is called -----.

- a) Fixed rate
- b) nominal rate
- c) floating rate**
- d) none of these

34) Succession certificate issued by ----- is valid throughout India.

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

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

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

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