

Cooperative Bank Sample Paper - 1

- 1) A Primary Co-operative Society in Kerala 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
- 2) 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
- 3) All loans can be treated as secured loans if those loans were disbursed against-----.
- a) Personal security
 - b) on the security of gold**
 - c) charge on crop
 - d) none of these
- 4) 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**
- 5) Industrial development of India was established under the initiative of-----.
- a) SBI
 - b) World Bank
 - c) RBI**
 - d) none of these
- 6) Is it necessary to register a equitable mortgage?
- a) yes
 - b) Not necessary**
 - c) at certain times
 - d) Necessary if the loan amount exceeds Rs.one lakh
- 7) 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
- 8) Banker should obtain ----- writing if the customers Account is to be operated by another
- a) probate

b) mandate

- c) pronote
- d) none of the above

9) 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.

10) Drawer in the case of Demand Draft is-----

- a) Purchaser**
- b) Payee
- c) Issuing Banker
- d) none of these

11) 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**
- d) none of these

12) Banks without any branch is called-----

- a) Federal bank
- b) unit Bank**
- c) Apex Bank
- d) none of these

13) Urban co-operative Bank shall maintain SLR at the rate ----- its demand and time liability

- a) 10%
- b) 24%
- c) 25%**
- d) 6%

14) Maximum Interest rate on various deposits in a Service Co- operative Bank in Kerala is fixed by -----

- a) Reserve Bank of India
- b) Managing Committee
- c) Registrar of Co-operative Societies**
- d) none of these

15. 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 the above

16. 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

17. ----- is the right of the Banker.

- a) General lien**
- b) Moral lien
- c) special lien
- d) none of the above

18. A document is defined in -----

- a) Indian Evidence Act**
- b) Negotiable Instrument Act
- c) Indian Stamp Act
- d) none of these

19. Co-operative Bank as per section 5 (cci) of Banking Regulation Act include -----.

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

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

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

21. "protest" is issued by-----

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

22. Gilt edged securities include-----

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

23. 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

24. 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.

25. 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

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