

Cooperative Bank Sample Paper - 2

1) NABARD was established on-----.

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

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

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

3) 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

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

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

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

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

6) 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

7) High yielding Loan is a -----.

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

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

- a) 3 months
- b) 6 months

- c) 12 months
- d) none of these

9) ----- 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

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

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

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

- a)ensure full voting membership rights to all users of financial services.
- b)restriction on term of office of office bearers.
- c)strong support by providing maximum share capital from Government
- d)none of these

12) 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.

13) 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

14) 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

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

- a) One month
- b) 2 months
- c)6 months
- d) none of these

16) ----- 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

17) 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

18) All primary Credit Co-operatives in Kerala 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

19) 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(2) of KCS Act 1969.

- a) Kerala State Co-operative Union
- b) Apex Society
- c) Registrar of Co-operative Societies
- d) none of these

20) 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.

- a) Registrar of Co-operative Societies
- b) Kerala State Co-operative Union
- c) Government of Kerala
- d) none of these

21) 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

22) 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

23) ----- is a term which refers to the physical components of a computer system (electronic and electrical) which are used for processing data.

- a) Software
- b) Hardware
- c) all of these
- d) None of these.

24) Memory unit of a computer is one which -----

- a) A storage area for the computer programme as it is being executed.
- b) A storage area for data which is about to be processed.
- c) All of the above
- d) None of the above

25) 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

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