

### Cooperative Bank Sample Paper – 3

1. Photograph of operators while opening new deposit accounts was insisted as per the recommendation of ----
  - a) Prof.Vaidyanathan committee
  - b) Narasimham committee
  - c) Ghosh Committee**
  - d) none of these
  
2. Power of Attorney in writing is executed in the presence of -----
  - a) Banker
  - b) Magistrate
  - c) Notary**
  - d) none of these
  
3. ----- is not a negotiable instrument
  - a) cheque
  - b) demand draft
  - c) pay order**
  - d) all of these
  
4. Non-Performing Assets is not -----
  - a) generating loss
  - b) generating income**
  - c) high yielding loans
  - d) none of these
  
5. ----- is one of the main functions of management.
  - a) Classification
  - b) identification
  - c) control**
  - d) none of these.
  
6. ----- is the process of measuring or assessing the actual or potential dangers of a particular situation.
  - a) recovery management
  - b) fund management
  - c) risk management**
  - d) none of these
  
7. Interest leakage is occurred when-----.
  - a) interest paid and payable is larger than interest received and receivable**
  - b) interest is receivable is larger than interest payable
  - c) accumulated loss of the Institution exceeds its own funds.
  - d) none of these
  
8. Movement of cash to and from the Bank is called -----
  - a) Cash outflow
  - b) cash inflow

c) **cash-in-transit**

d) none of these

9. Customer relationship management confer----- of the institution.

a) quality and efficiency

b) decision support

c) **all of these**

d) none of these

10. Expansion of the term KYC -----.

a) know your capacity

b) know your Company

c) **Know your customer**

d) none of these

11. ----- is one way of oral communication.

a) e-mail

b) **Television**

c) SMS

d) none of these

12.----- is defined as the interaction of the individual with the environment, an interaction of the people and their jobs.

a) **stress**

b) communication

c) leadership

d) ) none of the above

13. Banking and other financial services were brought under the purview of service tax by-----

a) Indian Finance Act 1994

b) **Indian Finance Act 2001**

c) Income tax Act

d) none of these

14. Leaders governance is governance of-----

a) Managing Director

b) **Board of directors**

c) Administrator

d) none of these

15. Foot ball game is a good example of-----

a) risk management

b) **team management**

c) even management

d) none of these

16. Which of the following is a distress?

a) getting married

- b) changing job
- c) excessive obligations**
- d) none of these

17. Low cost borrowings improves ----- of a financial Institution.

- a) stability
- b) credibility
- c) profitability**
- d) none of these

18. ----- is one of the major aspects of Time Management

- a) Excessive communication
- b) Politeness
- c) Regularity**
- d) none of these

19. A good leader ----- his group members

- a) controls
- b) dictates
- c) inspires**
- d) teaches

20. ----- involves assessment of various types of risks and altering balance sheet items in a dynamic manner to manage risks.

- a) Risk Management
- b) Recovery Management
- c) Asset and Liability Management**
- d) None of these

21. An employee of an Institution attending office late after the permissible grace time -----.

- a) can sign in the attendance register
- b) can sign in the late Attendance register**
- c) need not sign in any register
- d) none of the above

22. Letters received in the Co-operative Bank should be entered in -----

- a) Dispatch Register
- b) inward register**
- c) Admission register
- d) None of these

23 ----- is effective to prevent a financing Institution from burglary.

- a) appointing a watchman holding rifle license
- b) installation of safety alarm ,metal detector, video camera
- c) All of the above**
- d) None of the above

24. Customers Relationship Management -----

- a) reduce costs through optimization of business process
- b) increase loyalty
- c) All of the above**
- d) none of the above

25. Encumbrance certificate discloses the liability of -----

- a) loanee
- b) individual
- c) Property**
- d) none of these

26. Application for loan from PCARD Bank should be accompanied with -----

- a) Title deed of property
- b) Possession and enjoyment certificate
- c) all of these**
- d) none of these

27. The SCARD Banks in the country have formed their own Federation namely-----.

- a) National Federation of State Co-operative Agricultural and Rural Development Banks.**
- b) National Bank for Agricultural and Rural Development Bank
- c) National Co-operative Consumer federation
- d) none of these

28. KSCARDB is permitted to issue debentures under the provisions of -----

- a) Kerala Co-operative Societies Act
- b) KSCARDB Act**
- c) Kerala Financial Code
- d) none of these

29. ----- is the Trustee to fulfill the obligation of KSCARD Bank to the holders of debentures.

- a) Government
- b) Registrar of co-operative Societies**
- c) NABARD
- d) none of these

30. Presumptive value is-----.

- a) market value of the land preceding to the projected development of land.
- b) value of the land offered as security after the proposed development is affected.**
- c) difference between pre-development value and post - development value
- d) none of these