

**DE-7/2021/85**

Question Booklet  
Alpha Code

**A**

Question Booklet  
Serial Number

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Name:	Reg.No.	Signature:
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**DEPARTMENTAL TESTS — JULY, 2021**

Total Number of Questions : 100

[Time : 1½ hours

(Maximum Marks : 100)

**INSTRUCTIONS TO CANDIDATES**

1. The question paper will be given in the form of a Question Booklet. There will be four versions of question booklets with question booklet alpha code viz. A, B, C & D.
2. The Question Booklet Alpha Code will be printed on the top left margin of the facing sheet of the question booklet.
3. The Question Booklet Alpha Code allotted to you will be noted in your seating position in the Examination Hall.
4. If you get a question booklet where the alpha code does not match to the allotted alpha code in the seating position, please draw the attention of the Invigilator IMMEDIATELY.
5. The Question Booklet Serial Number is printed on the top right margin of the facing sheet. If your question booklet is un-numbered, please get it replaced by new question booklet with same alpha code.
6. 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.
7. Immediately after the commencement of the examination, the candidate should check that the question booklet supplied contains all the 100 questions in serial order. The question booklet does not have unprinted or torn or missing pages and if so the fact should be brought to the notice of the Invigilator and get it replaced by a complete booklet with same alpha code. This is most important.
8. A blank sheet of paper is attached to the question booklet. This may be used for rough work.
9. **Please read carefully all the instructions on the reverse of the Answer Sheet before marking your answers.**
10. Each question is provided with four choices (A), (B), (C) and (D) having one correct answer. Choose the correct answer and darken the bubble corresponding to the question number using Blue or Black-Ball Point Pen in the OMR Answer Sheet.
11. **Each correct answer carries 1 mark and for each wrong answer 1/3 mark will be deducted. No negative marks for unattended questions.**
12. No candidate will be allowed to leave the examination hall till the end of the session and without handing over the Answer Sheet to the Invigilator. Candidates should ensure that the Invigilator has verified all the entries in the Register Number Coding Sheet and that the Invigilator has affixed his/her signature in the space provided.
13. Strict compliance of instructions is essential. Any malpractice or attempt to commit any kind of malpractice in the Examination will result in the disqualification of the candidate.
14. **If any candidates make a marking of answer in the question paper and exchange with other candidate during the course of the examination, the answer script will be invalidated and the candidates will be debarred for a minimum period of 2 years from appearing the Departmental Tests.**

# DE-7/2021/85

Maximum : 100 marks

Time : 1½ hours

1. Members of the Kerala State Cooperative Bank are :
  - (A) All District Cooperative Banks
  - (B) All Urban Cooperative Banks
  - (C) All Primary Agri : and Rural Development Banks
  - (D) All Primary Agri : Cooperative Societies and Urban Cooperative Banks
2. What is the present structure of short term Agri : Credit System in Kerala?
  - (A) Two tier System
  - (B) Three Tier System
  - (C) Single Tier System
  - (D) None of the above
3. Which is the National Financial Institution for providing finance to Agriculture and Rural Development Banks?
  - (A) Reserve Bank of India – RBI
  - (B) NABARD
  - (C) NCDC
  - (D) MHB
4. Who is the Central Cabinet Minister for Cooperation?
  - (A) Smt. Nirmala Seetharaman
  - (B) Rajnath Sing
  - (C) K. Muraleedharan
  - (D) Amith Shaw
5. England is the Birth Place of :
  - (A) Credit Cooperatives
  - (B) Industrial Cooperatives
  - (C) Consumer Cooperatives
  - (D) Marketing Cooperatives
6. Which of the following Institution is a Federal One?
  - (A) IFFCO
  - (B) RAIDCO
  - (C) TEXTFED
  - (D) None of the above
7. Cooperative Staff Training Institute in Kerala is administered by :
  - (A) NCCII
  - (B) Kerala State Cooperative Department
  - (C) NABARD
  - (D) None of the above
8. NABARD was established on the recommendation of :
  - (A) Gorwala Committee
  - (B) CRAFTICARD
  - (C) Venkitapai Committee
  - (D) Maclagan Committee

9. Kerala state Cooperative : Agri : & Rural Development Bank is redeeming Debentures from :
- (A) Net Profit (B) Gross Profit  
(C) Working Capital (D) Loan Collection
10. The main function of SC/ST Federation is :
- (A) Financing Agri Credit (B) Financing Consumer Solution  
(C) Marketing of minor forest produce (D) None of the above
11. 'Regulated Market' in Cooperatives was recommended by :
- (A) Royal Commission on Agriculture (B) Vaidyanathan Committee  
(C) Gorwala Committee (D) Venkitapai Committee
12. Which is the year in which the First successful Consumer Cooperative Society was established in the world?
- (A) 1904 (B) 1956  
(C) 1844 (D) 1850
13. Birth place of Industrial Cooperative Society :
- (A) Germany (B) England  
(C) China (D) Israel
14. 'Lurbrand' is the trade name of :
- (A) Milk products in Denmark (B) Consumer articles of England  
(C) Dairy products in Japan (D) None of the above
15. A Coop : Society is considered as started functioning from :
- (A) Date of Registration  
(B) Date of Annual G.B Meeting  
(C) Date of Submission of Application  
(D) Date of First Meeting of G.B after Registration
16. The tenure of office of the managing committee of a Coop:society is 5 years from :
- (A) Taking charge of the society  
(B) Date of Election  
(C) Date of appointment Returning Officer  
(D) Date of Resolution of the Committee
17. Vigilance Officer for a Cooperative Society is under the Administration Control of :
- (A) Government (B) Director General of Police  
(C) Registrar of Coop : Societies (D) None of the above

18. An amendment of Byelaws of a Coop. Society comes into effect from :
- (A) Date of Resolution of the Managing Committee
  - (B) Date of registration by the registrar of Coop society
  - (C) Date of Resolution of the General Body
  - (D) Date of receipt of the order from the Registrar
19. 'Principal State Partnership Fund' is maintained by :
- (A) Government
  - (B) Registrar
  - (C) Accountant General
  - (D) Kerala State Coop : Bank
20. "Father of Coop : Movement in Sweden" was :
- (A) Eldin
  - (B) CRFay
  - (C) Dr. William King
  - (D) Luziluzatti
21. 'KF' is the name of the Apex Consumer Coop : Societies in which of the following Countries :
- (A) Italy
  - (B) England
  - (C) Sweden
  - (D) Germany
22. The term "MOSHAV OVDIM" relates to :
- (A) Joint farming Societies in Israel
  - (B) Consumer Societies in the erstwhile USSR
  - (C) Marketing Societies in USA
  - (D) Industrial Societies in China
23. 'Um Coop Japan' is :
- (A) Consumer Coop : Societies in Japan
  - (B) Labour Contract Societies in Japan
  - (C) Marketing Co-operatives in Japan
  - (D) Multipurpose Coop : Societies in Japan
24. Which is the National Institution for Consumer Cooperatives in India?
- (A) NCUI
  - (B) NCCD
  - (C) NCDC
  - (D) NCCF
25. Kerala Coop : Societies Act Came into effect from :
- (A) 1-11-1956
  - (B) 15-5-1969
  - (C) 1-4-1969
  - (D) 1-5-1969

26. The Rate at which the Commercial Bank borrow money from Reserve Bank of India is called :
- (A) Reporate (B) Reserve Reporate  
(C) C.R.R. (D) S.L.R.
27. Kerala state Coop : Election Commission is constituted under :
- (A) Sn : 28 of the KCS Act (B) 28 A of the KCS Act  
(C) Sn 28AA of the KCS Act (D) Sn Section 28Bg KCS Act
28. Cheque bearing a later date is :
- (A) Post dated cheque (B) Antidated cheque  
(C) Due date cheque (D) None of the above
29. Period of limitation for a mortgage is :
- (A) 15 Years (B) 12 Years  
(C) 3 Years (D) 5 Years
30. Under which Rule of the KCS Act the Registrar is empowered to rescind a Resolution :
- (A) Rule 170 (B) Rule 180  
(C) Rule 176 (D) Rule 181
31. Cooperative Arbitration Courts are constituted under Sn :
- (A) Section 70 (B) Section 76  
(C) Section 75 (D) Section 70A
32. Subsidiary State Partnership Fund is created under :
- (A) Section 44 of the KCS Act  
(B) Section 45 of the KCS Act  
(C) Section 46 of the KCS Act  
(D) Section 48 of the KCS Act
33. Cooperative Societies are empowered to invest their Funds on the strength of Rule :
- (A) Rule 54 of the KCS Act (B) Rule 55 of the KCS Act  
(C) Rule 50 of the KCS Act (D) Rule 58
34. Under which Section of the KCS Act a Society can file an Appeal before the Cooperative Tribunal against compulsory Amalgamation of Societies :
- (A) Section 85 (B) Section 83  
(C) Section 82 (D) Section 81

35. A member of a Coop : Society is eligible to get a Duplicate ID card by virtue of which of the following Rules :
- (A) Rule 16 of the KCS Act
  - (B) Rule 16 B of the KCS Act
  - (C) Rule 16 C of the KCS Act
  - (D) Rule 18 of the KCS Act
36. Cooperative Circle unions are established under which of the following Section of the KCS Act :
- (A) Section 68
  - (B) Section 62
  - (C) Section 65
  - (D) Section 88
37. A file containing the entire action from admission of a Member to utilisation of his loans is an Agri : & Rural Development Bank is known as :
- (A) D.V. File
  - (B) Loan File
  - (C) Membership File
  - (D) Liability File
38. The maximum Dividend Payable to a member in a Coop : Society as per KCS Act is limited to :
- (A) 10%
  - (B) 15%
  - (C) 25%
  - (D) 20%
39. Election of the President of a Coop : Society is conducted by :
- (A) Managing Committee
  - (B) The Registrar
  - (C) General Body
  - (D) Coop : Election Commission
40. In computing CRAR the nominator is :
- (A) Capital Funds
  - (B) Share Capital
  - (C) Reserves
  - (D) None of the above
41. Which is the Rule under the KCS Act pertaining to the promotion of Employees Coop Societies?
- (A) Rule 180
  - (B) Rule 185
  - (C) Rule 184
  - (D) Rule 186

42. Of the following which is the Rule relating to the 'Probation' of Employees Coop Societies?
- (A) Rule 185 (B) Rule 186  
(C) Rule 184 (D) Rule 200
43. Which of the following Loans is not having Zero risk Weightage?
- (A) Loan against FD (B) Loans against LIC  
(C) Loan against NSC (D) Gold Loan
44. Securitisation under the SARFAISI Act is applied on :
- (A) Loans classified as NPA (B) Over Due Loan  
(C) Doubtful Loan (D) Long Term Loan
45. Of the following which is not a Statutory Reserve?
- (A) Reserve Fund (B) Coop : Education Fund  
(C) Common Gold Fund (D) Member Relief Fund
46. Which among the following enables the Banks to fully understand its Customers?
- (A) CFT Guide Lines (B) K.Y.C.  
(C) ALM Guide Lines (D) None of the above
47. Highest priority to be given by a Bank while clearing its Liability :
- (A) Borrowings (B) Own Funds  
(C) Paid up Share Capital (D) Deposits
48. Cash Credit A/c is :
- (A) Working Capital Finance (B) Project Finance  
(C) Long Term Finance (D) Managerial Finance
49. For Operating a CC which of the following is inevitable :
- (A) Pro Note (B) CC Agreement  
(C) Loan Agreement (D) Letter of Continuity
50. Disposal of Net Profit of Cooperative Societies is as per which of the following Section :
- (A) Section 56 of KCS Act (B) Section 58 of KCS Act  
(C) Section 57 of the KCS Act (D) Section 60 of the KCS Act
51. Bill of Exchange is matured when it becomes?
- (A) Acceptable (B) Discharged  
(C) Payable (D) Cant dated

52. An appeal against Supercession of a Committee is preferred before :
- (A) Cooperative Tribunal (B) Government  
(C) Coop : Arbitration Court (D) Civil Court
53. As per which Section of the KCS Act a District Coop : Bank is permitted to allow Dividend to Nominal Members :
- (A) Section 56(2) (B) Section 59  
(C) Section 56(3) (D) Section 60
54. Contribution to Coop :Development welfare Fund by Cooperatives is calculated on the basis of :
- (A) Net Profit (B) Gross Profit  
(C) Paid up Share Capital (D) Working Capital
55. Cooperative Service Examination Board is constituted as per Section :
- (A) 80B of KCS Act (B) Section 69 of KCS Act  
(C) Section 80 of KCS Act (D) Section 76 of KCS Act
56. A contract between a principal Debtor and Surety is :
- (A) Contract of Indemnity (B) Voidable Contract  
(C) Contract of Guarantee (D) Void Contract
57. In CORE Banking CORE stands for :
- (A) Centralised Online Exchange  
(B) Central Operative Regulation Exchange  
(C) Centralised Online Regulatory Entity  
(D) Centralised Online Real Time Exchange
58. RTGS in Banking is :
- (A) Real Time Gross Settlement  
(B) Real Term General Statement  
(C) Right Time General Settlement  
(D) None of the above



59. A Bank cannot hold an immovable property except for its own use for a period exceeding :
- (A) 5 Years (B) 7 Years  
(C) 10 Years (D) 15 Years
60. The relationship between a Banker and Customer is basically that of :
- (A) Trustee and Beneficiary (B) Principal and Surety  
(C) Debtor and Creditor (D) None of the above
61. Cancellation of Crossing of Cheque can be done only by :
- (A) Payee of the cheque  
(B) Holder of the cheque  
(C) Paying Bank  
(D) Drawee of the cheque
62. Travellers cheques are issued by :
- (A) Commercial Banks (B) Travel Agency  
(C) Traveller (D) None of the above
63. When a Banker accepts the securities for safe custody the relationship between the Banker and Customer is that of :
- (A) Debtor and Creditor (B) Trustee and Beneficiary  
(C) Principal and Agent (D) Payer and Payee
64. Right of appropriation lies with :
- (A) Debtor (B) Creditor  
(C) Banker (D) Surety
65. The period of limitation in the case of Deposit with Banker begins from the date in which :
- (A) The date of deposit  
(B) Demand for Payment from the Customer  
(C) Deposit matures  
(D) None of the above
66. In the case of Pledge loan the Security is :
- (A) With the loanee  
(B) With the Surety  
(C) With the Banker  
(D) None of the above

67. A Bill of Lading is :
- (A) A negotiable instrument
  - (B) Quasi negotiable instrument
  - (C) Non negotiable instrument
  - (D) Non transferable instrument
68. Insurance Contracts are :
- (A) Contract of Bailment
  - (B) Contract of Guarantee
  - (C) Contract of Indemnity
  - (D) Contract of Guarantor
69. Regional Rural Banks (RRBs) are started jointly by:
- (A) RBI and NABARD
  - (B) RBI and DCBs
  - (C) DCBs and RCBs
  - (D) Central, State and Commercial Banks
70. Lead Banks are Operated by:
- (A) RBI
  - (B) NABARD
  - (C) Public Sector Banks
  - (D) Government of India
71. Where is KICMA Located?
- (A) Kochi
  - (B) Kollam
  - (C) Kovalam
  - (D) Neyyar Dam
72. The tenure of Office of the Kerala Coop : Guarantee Fund Board in :
- (A) 5 Years
  - (B) 3 Years
  - (C) 7 Years
  - (D) 2 Years
73. In which year the Kerala state Coop: Service Examination Board is established :
- (A) 2000
  - (B) 2001
  - (C) 2003
  - (D) 2005
74. Under which of the following Rules GAHAN was introduced in Cooperatives?
- (A) Rule 46 of the KCS Act
  - (B) Rule 36 of the KCS Act
  - (C) Rule 36A of the KCS Act
  - (D) Rule 51A of KCS Act
75. In CAPE 'A' Stands for :
- (A) Agency
  - (B) Academy
  - (C) Association
  - (D) Assistance

76. Who is the Chairman of Board of Governors of CAPE?  
 (A) Chief Minister (B) Governor  
 (C) Minister for Cooperatives (D) President of KSCB
77. 'DV' File : denotes :  
 (A) Deferred Volume File (B) Discharged Voucher File  
 (C) Demand Value File (D) Declared Valuation File
78. Who is the Custodian of DV File?  
 (A) Valuation Officer (B) Agricultural Officer  
 (C) Secretarar (D) President
79. Audit fee of a Coop : Society is to paid to :  
 (A) Auditor (B) District Coop : Bank  
 (C) Resistor (D) Government
80. Election Disputes in Cooperatives is filed within :  
 (A) 60 days (B) 90 days  
 (C) 30 days (D) 45 days
81. Reserve Fund is set apart from :  
 (A) Working Capital (B) Net Profit  
 (C) Gross Profit (D) Loan outstanding
82. Dividend in Cooperatives is paid on the basis of :  
 (A) Paid up Share Capital (B) Authorised Share Capital  
 (C) Working Capital (D) None of the above
83. TER is an Agri : and Rural Development Bank is prepared by :  
 (A) Valuation Officer (B) Agricultural Officer  
 (C) Secretary (D) Supervisor
84. Operation Flood Scheme is financed by :  
 (A) NCDC (B) NABARD  
 (C) NDDB (D) NCCF
85. Show rooms of Kerala State Handicrafts Apex Coop : Society is known as :  
 (A) HANTEX (B) KAIRALI  
 (C) THRIVENI (D) SURABHI

86. In a Coop : Society which of the following is not allowed :
- (A) Proxy Vote (B) Sitting Fee  
(C) One share one Vote (D) None of the above
87. Sale value of Building credited in the Sales a/c is an error of :
- (A) Omission (B) Commission  
(C) Principle (D) Oversight
88. Which one of the following is considered as the back bone of Auditing?
- (A) Annual Auditing (B) Test Auditing  
(C) Concurrent Audit (D) Vouching
89. Under which head of a/c expenses on "shifting of Building" is written :
- (A) Capital Expenditures  
(B) Revenue Expenditure  
(C) Deferred Revenue Expenditure  
(D) None of the above
90. Assets acquired by a Bank in satisfying a Debt is :
- (A) Non Banking Assets (B) Banking Asset  
(C) Loan Asset (D) Over Due Asset
91. A Committee Member is to Submit his resignation to :
- (A) Registrar (B) Secretary  
(C) President (D) Committee
92. Resolution to Conduct Election to Managing Committee of a Society is to be taken prior to :
- (A) 30 days prior to the date of expiry of the tenure of the existing Committee  
(B) 60 days prior to the date of expiry of the tenure of the existing Committee  
(C) 90 days prior to the ensuring Annual General Body  
(D) None of the above
93. In which of the following Section of the KCS Act the period of limitation of Execution Awards is specified :
- (A) Section 76(a) (B) Section 78  
(C) Section 80 (D) Section 76 (b) (ii)

94. "KOLKOZ" is related to :
- (A) Marketing Cooperatives in US
  - (B) Consumer Cooperatives in UK
  - (C) Joint Farming Society in erstwhile USSR
  - (D) Joint Farming Society in Israel
95. An appeal on Awards before the Cooperative Tribunal is to be filed before :
- (A) 60 days prior to the receipt of Award
  - (B) 30 days prior to the Date of Award
  - (C) 90 days prior to the filling of Arbitration
  - (D) None of the above
96. Among the following which is the Section to file Revision Petition before the Government :
- (A) Section 88
  - (B) Section 87
  - (C) Section 89
  - (D) Section 90
97. Under which Section a member of a Coop: Society shall get the Right to information :
- (A) Section 19 A
  - (B) Section 18
  - (C) Section 19 B
  - (D) Section 16
98. Attachment before Award is issued as per :
- (A) Section 76 of the KCS Act
  - (B) Section 78 of the KCS Act
  - (C) Section 79 of the KCS Act
  - (D) Section 80 of the KCS Act
99. Powers of the Liquidator of a Coop : Society is specified in :
- (A) Section 78 of the KCS Act
  - (B) Section 71 of the KCS Act
  - (C) Section 70 of the KCS Act
  - (D) Section 73 of the KCS Act
100. The training institute known as 'BIRD' is sponsored by :
- (A) NABARD
  - (B) RBI
  - (C) NCUI
  - (D) NCCE

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