

120/2024

Maximum : 100 marks

Time : 1 hour and 30 minutes

1. Choose the incorrect answer :
The following are the common points between Co-operative Society and the Capitalistic concern.
- (i) Co-operation and Capitalism uses labour and other factors and obtain at very low price
 - (ii) Both employ executives and pay them well
 - (iii) Both depend on business efficiency
 - (iv) None of the above
- (A) (i) only (B) (ii) and (iii) only
(C) (ii), (iii) and (i) (D) (iv) only
2. Choose the incorrect answer :
The major differences between co-operation and Capitalism are :
- (i) Co-operation is for protecting the members interest where as Capitalism is for protecting shareholders interest.
 - (ii) In Co-operation membership is open but in capitalism membership is restricted.
 - (iii) Administration of Co-operation is based on Democratic Principles where as capitalism it is vested with few people
 - (iv) None of the above
- (A) (ii) only (B) (i), (ii) and (iii)
(C) (i) and (iii) only (D) (iv) only
3. Choose the most appropriate answer regarding co-operation and socialism :
- (i) Co-operation and socialism aims at the welfare of the community
 - (ii) Both lay emphasis on distribution of wealth
 - (iii) Both try for eliminating the evil effects of competition
 - (iv) All of the above
- (A) (iv) (All of the above) (B) (ii) and (iii) only
(C) (iii) and (i) only (D) (i) only
4. Choose the appropriate answer regarding the differences between sole trader business and co-operative society :
- (i) The main aim of sole trader business is to make profit where as co-operative society is to render services to members
 - (ii) Both organization liability is Unlimited
 - (iii) Sole trader cannot raise capital by issuing shares where as co-operative society's capital is raised by issuing shares
 - (iv) All of the above
- (A) (ii), (iii) and (iv) (B) (ii) only
(C) (i), (ii), (iii) and (iv) (D) (i) and (iii)

5. Choose the most appropriate answers from given below statements :
- (i) The membership pattern of co-operative society are 25 persons drawn from different families
 - (ii) Co-operative society can raise funds from members
 - (iii) Co-operative societies profits are shared equally among members
 - (iv) All of the above
- (A) (i) only (B) (i) and (ii) only
(C) (iii) only (D) (iv) (All of the above)
6. Choose the most appropriate answer from the options given below :
Roachdale Principles(First Stage) includes the following
- (i) Open membership
 - (ii) Unlimited Interest on Share Capital
 - (iii) Democratic Control
 - (iv) Cash trading
- (A) (i), (ii) and (iii) only (B) (ii) only
(C) (i), (iii) and (iv) only (D) (i), (ii), (iii) and (iv)
7. Choose the most appropriate answer :
Why Roachdale is called Pioneers of Co-operative Movement?
- (i) They are responsible for organizing the first permanent successful co-operative store
 - (ii) They succeeded in giving a definite shape to the co-operative movement
 - (iii) The individual involved there in were outstanding personalities
 - (iv) Their profits are shared equally among members
- (A) (iii) only (B) (i) and (ii) only
(C) (i), (ii) and (iii) only (D) (i), (ii), (iii) and (iv)
8. The essential Principle of ICA (Second Stage) includes the following :
- (i) Open Membership
 - (ii) Democratic Control
 - (iii) Limited Interest on Share Capital
 - (iv) Promotion of Education
- (A) (i), (ii), (iii), (iv) (B) (i) and (ii) only
(C) (i), (ii), (iii) only (D) (iii) and (ii) only
9. The Non Essential Principle of ICA (Second Stage) includes the following :
- (i) Religious and Political Neutrality
 - (ii) Selling Pure and Unadulterated Goods
 - (iii) Cash Trading
 - (iv) Patronage Dividend
- (A) (ii) and (iii) only (B) (i), (ii), (iii)
(C) (ii) and (iv) only (D) (ii), (iii) and (iv) only

10. Choose the most appropriate answer :
The principles of ICA 1995 includes the following
- (i) Member Economic Participation
 - (ii) Autonomy and Independence
 - (iii) Education, Training and Information
 - (iv) Co-operation among Co-operatives
- (A) (i), (ii), (iii) and (iv) (B) (i) and (ii) only
(C) (i), (ii), (iii) (D) (i), (iii) only
11. Which are the Non agriculture credit societies in Kerala?
- (i) MARKFED
 - (ii) KERAFED
 - (iii) Primary Housing Societies
 - (iv) District Co-operative Bank
- (A) (i) and (ii) only (B) (iii) and (iv) only
(C) (i), (ii) and (iii) (D) (i), (ii), (iii), (iv)
12. Which society is organized mainly for providing employment opportunities to unskilled workers in rural areas?
- (A) Vanitha Co-operatives (B) Tourism Co-operatives
(C) Labour Contract Societies (D) Co-operative Printing Press
13. Choose the most appropriate answer :
The objectives of RAIDCO are
- (i) To supply agricultural implements to agriculturist at reasonable price
 - (ii) To organize repair and service centers
 - (iii) To supply of agriculture spare parts and inputs
 - (iv) To organize fruit processing unit
- (A) (i) only (B) (i), (ii) and (iii)
(C) (i), (ii), (iii) and (iv) (D) None of the above
14. Choose the most appropriate answers :
Which are the internal sources of service co-operative banks?
- (i) Share Capital
 - (ii) Entrance fees
 - (iii) Reserve fund
 - (iv) Grants and subsidies from Govt.
- (A) (i), (ii), (iii) (B) (i) and (ii)
(C) (i) only (D) (i), (ii), (iii) and (iv)

15. Choose the most appropriate answers :

Which are the objectives of District Co-operative Banks?

- (i) To provide Loans to affiliated co-operative credit societies.
 - (ii) To arrange for supervision and control of affiliated societies.
 - (iii) To maintain and utilize subsidiary state partnership fund
 - (iv) To open branches of the bank
- (A) (i) and (ii) only (B) (i), (ii), (iii) and (iv)
(C) (i), (ii) and (iii) (D) (iii) and (iv) only

16. Choose the most appropriate answers :

The following are the objectives of PCARDB

- (i) To promote economic interest of its members
 - (ii) To lend on security of Fixed Assets
 - (iii) Purchase of machinery
 - (iv) To provide loans for small scale industries
- (A) (i) and (ii) only (B) (i), (ii), (iii) only
(C) (ii) and (iii) only (D) All of the above

17. Choose the most appropriate answers :

The following are the objectives of NAFED

- (i) To organize, promote and develop marketing, processing and storage of agricultural products
 - (ii) Distribution of agriculture machinery
 - (iii) Inter and Intra state import and export trade
 - (iv) To undertake marketing research
- (A) (i) and (ii) only (B) (i), (ii) and (iii) only
(C) (iii) and (iv) only (D) All of the above ((i), (ii), (iii), (iv))

18. Choose the most appropriate answer :

The powers of NCDC includes

- (i) Advance loans, grants and subsidies to the State Government for financing Co-operatives
 - (ii) Provide loans and grants directly to the National level Co-operative organizations
 - (iii) Participate in the share capital of the National level Co-operative organizations
 - (iv) Help the long term credit institutions.
- (A) (i), (ii), (iii) and (iv) (B) (i) and (ii) only
(C) (ii) and (iv) only (D) (i) only

19. Which one is the apex development bank in the country for supporting and promoting Agriculture and Rural development?

- (A) NDDB (B) NCDC
(C) NABARD (D) NAFED

20. Choose the most appropriate answer :
The services offered by NCHF are
- (i) Guiding State Government in the matter of setting up of housing federation
 - (ii) Providing a common forum to member federations to examine problems of housing co-operatives
 - (iii) Assisting housing co-operatives on general insurance
 - (iv) Assisting co-operative training colleges in organizing courses as housing co-operatives
- (A) (i) only (B) All of the above ((i), (ii), (iii), (iv))
(C) (i), (ii) and (iii) only (D) (ii) only
21. Which one is our countries leading fertilizer producer in the co-operative sector?
- (A) IFFCO (B) CAMPCO
(C) NAFED (D) RAIDCO
22. Which one is the National level organization of marketing co-operatives in India?
- (A) NCDC (B) NDDB
(C) NAFED (D) NABARD
23. Which of the following statements is/are true about cooperative society audit?
- (i) Cooperative audit is not only financial but also administrative audit
 - (ii) Cooperative society audit is a financial audit not administrative audit
 - (iii) Cooperative society audit is a type of Non Statutory audit
- (A) (i) and (iii) (B) (ii) and (iii)
(C) (i) only (D) (iii) only
24. The maximum audit fee payable by a general category society will not exceed Rs :
- (A) 10,000 (B) 15,000
(C) 25,000 (D) 1,00,000
25. Which of the following statements is/are correct?
- (i) Farming society which accept deposit shall and grants loans shall pay audit fee
 - (ii) Vanitha Cooperative Societies need pay only half the rate of audit fee chargeable
 - (iii) Apex SC/ST societies need pay only half the rate of audit fee payable
- (A) (i) and (ii) only (B) (ii) and (iii) only
(C) (i) and (iii) only (D) (i), (ii) and (iii)
26. Auditor or auditing Firms appointed under Cooperative societies Act shall complete audit within in a period of _____ months and within a period of _____ months from the date receipt of audit report, the Director of Co-operative Audit shall issue audit certificate to the concerned society.
- (A) 3,3 (B) 4,4
(C) 3,4 (D) 4,3

27. When the auditor concludes that the financial statements give true and fair view of state of affairs of the business, then he will issue?
- (A) Qualified Report (B) Unqualified Report
(C) Disclaimer report (D) Audit certificate
28. Which of the following statements is/are true?
- (i) Internal Check is a part of Internal Control
(ii) Internal Control is a part of Internal Check
(iii) Internal Audit is a part of Internal Control
- (A) (i) and (ii) only (B) (ii) and (iii) only
(C) (i) and (iii) only (D) (i), (ii) and (iii)
29. Every cooperative society shall call for a general meeting within a period of _____ months from the end of accounting year and the maximum period of holding general meeting may be extended by the Registrar for a maximum period of _____ months.
- (A) 6, 6 (B) 3, 3
(C) 6, 3 (D) 3, 6
30. Ad hoc Committee will be in power for a period of _____ months from the date of registration.
- (A) 1 (B) 2
(C) 3 (D) 6
31. As per The Kerala Cooperative Societies (Third Amendment bill) 2022 the total individual members in the Federal Society shall not exceed _____ percent of the total membership in the society :
- (A) 20 (B) 15
(C) 25 (D) 10
32. The maximum age limit for seeking membership in Youth Cooperative Societies in Kerala is :
- (A) 30 (B) 35
(C) 40 (D) 45
33. Every cooperative society shall file returns, within _____ months of the closure of every financial year before the Registrar.
- (A) 3 (B) 4
(C) 6 (D) 2
34. Section _____ of Cooperative Societies, Act 1969 deals with Enquiry and Section _____ of Cooperative Societies Act 1969 deals with _____ inspection.
- (A) 63, 64 (B) 64, 65
(C) 65, 66 (D) 67, 68

35. Who is the competent authority for Appeal against an order passed by Liquidator Under Section 73 of Cooperative Societies Act 1969?
- (A) Competent Government (B) Tribunal
(C) Registrar (D) Civil Court
36. Section _____ of Cooperative Societies Act 1969 deals with Revision before the Cooperative Tribunal.
- (A) 83 (B) 84
(C) 85 (D) 86
37. If the Sale Officer conducts sale of movable property without notice _____ is the competent authority for Appeal.
- (A) Civil Court (B) Tribunal
(C) Government (D) Registrar
38. If a member of a Cooperative society is expelled from membership, who is the competent authority of appeal?
- (A) Competent Government (B) Tribunal
(C) Registrar (D) Civil Court
39. Section _____ of Cooperative Societies Act 1969 deals with attachment before judgment.
- (A) 76 (B) 77
(C) 78 (D) 79
40. As per Kerala Cooperative societies Act, every society shall transfer not less than _____ % of net profit to Reserve Fund.
- (A) 10 (B) 15
(C) 20 (D) 25
41. Section 57 B of Kerala Cooperative Societies Act deals with :
- (A) Cooperative Development and Welfare-fund
(B) Deposit Guarantee Scheme
(C) Consortium Lending Scheme
(D) Provident Fund
42. Section _____ of Kerala Cooperative Societies Act deals with Restriction on Rate of Dividend.
- (A) 45 (B) 46
(C) 47 (D) 48
43. _____ is the basis on which affiliation fee payable by societies to State cooperative Union is calculated.
- (A) Gross sale proceeds (B) Gross Profit
(C) Paid up share capital (D) Net Profit

44. The maximum amount of share capital that can be raised by a Cooperative society by issuing share is called :
- (A) Nominal Capital (B) Reserve capital
(C) Issued capital (D) Called up capital
45. Arrange the following in chronological order :
- (i) The Royal Commission on Agriculture - recommended the setting up of land mortgage banks 1928
(ii) Famine commission recommendation for establishment of Rural Agricultural Bank 1901.
(iii) The Mehta Committee appointed in 1937 specifically recommended reorganization of Cooperative Credit Societies as multi-purpose cooperatives.
- (A) (ii), (i), (iii) (B) (i), (ii), (iii)
(C) (iii), (ii), (i) (D) (iii), (i), (ii)
46. The model cooperative bill of 1956 :
- (i) was conceived under the chairmanship of S.T. Raja
(ii) gave emphasis on democratic governance
(iii) restricted the freedom to actively engage in the market
- Which among these statements are true?
- (A) All are true (B) Only (i) and (ii) are true
(C) Only (ii) and (iii) are true (D) Only (i) and (iii) are true
47. Statement I - The Model Co-operative Act of 1991 recognized the need for enhancing the professional management of co-operatives.
Statement II - The Model Cooperative act of 1991 mandated co-operatives to have open and voluntary membership policies, ensuring that anyone who meets basic requirements can join.
- Which among the following is true about these statements?
- (A) Both statements are true and statement II is the correct explanation of statement I
(B) Both statements are false
(C) Both statements are true but statement II is not the correct explanation of statement I
(D) Only statement I is correct
48. The registration of a Co-operative Society shall stand cancelled and the Co-operative Society shall be deemed to have been dissolved and shall cease to exist as a corporate body, (APMACS ACT 1995).
- (i) when the part of the assets and liabilities of such Co-operative Society are transferred to another Co-operative Society; or
(ii) when such Co-operative Society divides itself into two or more Cooperative Societies.
- Which among the two statements are right?
- (A) Both statements are true (B) Both statements are false
(C) Only statement (i) is right (D) Only statement (ii) is right

49. As per the multi-State Cooperative Societies Act 1984, who has the authority to issue the certificate of registration :

- (A) Central Registrar (B) Concerned state registrar
(C) Controller of cooperative societies (D) None of the above

50. In Kerala Cooperative Societies Amendment Act 2023 which section was amended to include administrative audit?

- (A) Section 2 (B) Section 3
(C) Section 4 (D) None of the above

51. Match the following :

| Column I | Column II |
|--|---------------|
| (i) First Reserve Bank notes issued | (a) June 1948 |
| (ii) London Office of the Reserve Bank setup | (b) Sep 1939 |
| (iii) RBI ceased to function as the Central Bank of Pakistan | (c) Jan 1938 |
| (iv) Introduction of Exchange Controls in India under Defence of India Rules | (d) Oct 1935 |

Match the events in Column I with the years in Column II :

- (A) (i) – (b), (ii) – (a), (iii) – (d), (iv) – (c)
(B) (i) – (d), (ii) – (c), (iii) – (b), (iv) – (a)
(C) (i) – (c), (ii) – (d), (iii) – (a), (iv) – (b)
(D) (i) – (a), (ii) – (c), (iii) – (d), (iv) – (b)

52. Match the followings :

| List I | List II |
|-------------------------|---|
| (i) Saving Deposits | (a) Tenured deposit account provided by banks or non-bank financial institutions which provides investors a higher rate of interest until |
| (ii) Current Deposits | (b) Allow customers an opportunity to build up their savings through regular monthly deposits of a fixed sum over a fixed period |
| (iii) Fixed Deposits | (c) Commonly used by businesses man for frequent transactions |
| (iv) Recurring Deposits | (d) Interest-bearing accounts with some restrictions on withdrawals |

- (A) (i) – (d), (ii) – (c), (iii) – (a), (iv) – (b)
(B) (i) – (d), (ii) – (b), (iii) – (a), (iv) – (c)
(C) (i) – (a), (ii) – (b), (iii) – (d), (iv) – (c)
(D) (i) – (c), (ii) – (d), (iii) – (b), (iv) – (a)

53. Statement 1 : Basic Savings Bank Deposit Account (BSBDA) are designed for financial inclusion and cannot be opened with zero or minimal balances.
Statement 2 : Current Account Savings Account (CASA) combine the features of current and savings accounts.

In light of the above statements. Choose the most appropriate answer :

- (A) Both Statement 1 and Statement 2 are correct
- (B) Both Statement 1 and Statement 2 are incorrect
- (C) Statement 1 is correct, and Statement 2 is incorrect
- (D) Statement 1 is incorrect, and Statement 2 is correct

54. Assertion [A] : Credit creation by banks leads to an increase in the money supply in the economy.

Reason [R] : When banks provide loans, the money is deposited bank into the banking system, creating additional deposits.

From the above assertion and reasoning. Choose the most appropriate answer :

- (A) Both [A] and [R] are true, and [R] is the correct explanation of [A]
- (B) Both [A] and [R] are true, but [R] is not the correct explanation of [A]
- (C) [A] is true, but [R] is false
- (D) [A] is false, but [R] is true

55. Match the followings :

List I

- (i) Unit Banking
- (ii) Branch Banking
- (iii) Correspondent Banking
- (iv) Chain Banking

List II

- (a) One bank runs specified number of offices
- (b) One small group of people is controlling completely or at least majority of two or more banks
- (c) A single, independent bank operates on a local scale. Banks like this are usually small and don't have any connected departments
- (d) Banks act as agents for each other

- (A) (i) – (c), (ii) – (a), (iii) – (b), (iv) – (d)
- (B) (i) – (a), (ii) – (c), (iii) – (d), (iv) – (b)
- (C) (i) – (c), (ii) – (a), (iii) – (d), (iv) – (b)
- (D) (i) – (b), (ii) – (d), (iii) – (c), (iv) – (a)

56. Which sections of the RBI Act provides the right to issue bank notes and prescribes the form of the notes?

- (A) Section 22 and 25
- (B) Section 22 and 24
- (C) Section 22 and 23
- (D) Section 22 and 26

57. Statement I : This principle is inflationary in nature.
Statement II : This principle does not command public confidence
Ascertain as to which principle these statements relate to?
- (A) Statement I – Currency Principle and Statement II – Banking Principle
(B) Statement I – Banking Principle and Statement II – Currency Principle
(C) Both relates to Currency Principle
(D) Both relates to Banking Principle
58. Match the following functions of RBI :
- | | |
|--|-------------------------------------|
| (i) Performs merchant banking function for the central and the State Governments | (a) Monetary authority |
| (ii) Facilitate external trade and payment | (b) Regulatory and supervisory role |
| (iii) Maintain public confidence in payment and settlement system | (c) Management of foreign exchange |
| (iv) Maintaining price stability | (d) Banker to Government |
- (A) (i) – (d), (ii) – (c), (iii) – (b), (iv) – (a)
(B) (i) – (c), (ii) – (d), (iii) – (b), (iv) – (a)
(C) (i) – (b), (ii) – (c), (iii) – (a), (iv) – (d)
(D) (i) – (a), (ii) – (b), (iii) – (c), (iv) – (d)
59. Statement I : Organised banking in India, first started with the formation of imperial bank of India.
Statement II : The imperial bank of India was formed by merging the three presidential banks.
Analyse these statements and choose the correct answer :
- (A) Both these statements are correct
(B) Both these statements are wrong
(C) Only statement I is correct
(D) Only statement II is correct
60. How many banks were nationalised in the year 1980?
- (A) 14 (B) 8
(C) 7 (D) 6
61. Assertion [A] : The main objectives of lead bank scheme is to identify unbanked and underbanked regions in a district.
Reason [R] : It is important to ensure financial inclusion.
From the above assertion and reasoning. Choose the most appropriate answer :
- (A) Both [A] and [R] are true, and [R] is the correct explanation of [A].
(B) Both [A] and [R] are true, but [R] is not the correct explanation of [A].
(C) [A] is true, but [R] is false.
(D) [A] is false, but [R] is true.

- 62.** Match the equity proportion of RRBs :
- | | |
|--|--|
| (i) Central Government | (a) 35% |
| (ii) State Government | (b) 50% |
| (iii) Sponsor bank | (c) 15% |
| (A) (i) – (a), (ii) – (c), (iii) – (b) | (B) (i) – (b), (ii) – (c), (iii) – (a) |
| (C) (i) – (a), (ii) – (b), (iii) – (c) | (D) (i) – (c), (ii) – (b), (iii) – (a) |
- 63.** What was the recommendation of Narasimham committee I regarding the rate of SLR and CRR?
- (A) To increase both to protect the banks from incurring loss
 (B) To continue with the existing rates
 (C) To reduce both so that to improve the resource base of banks
 (D) The committee was silent on both these ratios
- 64.** Name the banks which were merged with Bank of Baroda :
- (A) Oriental Bank of Commerce and the United Bank of India
 (B) Andhra Bank and Corporation Bank
 (C) Syndicate Bank and Allahabad Bank
 (D) Vijaya Bank and Dena Bank
- 65.** Name the Local Area Bank, the license of which was cancelled by RBI in 2020 :
- (A) Capital Local Area Bank Ltd
 (B) Subhadra Local Area Bank Ltd
 (C) Krishna Bhima Samruddhi Local Area Bank Ltd
 (D) Coastal Local Area Bank Ltd
- 66.** Which committee recommended the formation of Differentiated banks in India?
- (A) Nachiket Mor Committee (B) Narasimham Committee
 (C) Vaidyanathan Committee (D) None of the above
- 67.** Given below are two statements :
- Statement I: “Demand and time liabilities (DTL)” means total liabilities that must be met either on demand or at a specified time in the future.
- Statement II: “Approved securities” means the securities issued by the companies or such other securities as may be specified by the Reserve Bank from time to time.
- Considering the above statements. Choose the most appropriate answer :
- (A) Both Statement I and Statement II are correct
 (B) Both Statement I and Statement II are incorrect
 (C) Statement I is correct, and Statement II is incorrect
 (D) Statement I is incorrect, and Statement II is correct
- 68.** In addition to the business of banking, a banking company may engage certain forms of other business, identify the permitted business of banking company :
- (i) Contracting for public and private loans and negotiating and issuing the same.
 (ii) Carrying on and transacting every kind of guarantee and indemnity business.
 (iii) Deal in the buying or selling or bartering of goods.
 (iv) Undertaking and executing trusts.
 (v) Undertaking the administration of estates as executor, trustee or otherwise.
- (A) (i), (ii), (iii) (B) (i), (ii), (iv), (v)
 (C) (ii), (iii), (iv), (v) (D) (i), (ii), (iii), (iv), (v)

69. Assertion [A]: Every banking company shall, before appointing, re-appointing or removing any auditor or auditors, obtain the previous approval of the Reserve Bank

Reason [R]: Under Section 30 of the Banking Regulation Act, 1949, every banking company is required to have its accounts audited by a person duly qualified under the law to act as an auditor of companies.

From the above assertion and reasoning choose the most appropriate answer about auditing of banking company :

- (A) Both [A] and [R] are true, and R is the correct explanation of [A].
- (B) Both [A] and [R] are true, but R is not the correct explanation of [A].
- (C) [A] is true, but [R] is false.
- (D) [A] is false, but [R] is true.

70. Match the following sections of Banking regulation Act, 1949 :

- | List I | List II |
|-------------------|---|
| (i) Section 17 | (a) Amalgamation of banking companies |
| (ii) Section 36AE | (b) Licensing of banking companies |
| (iii) Section 44A | (c) Power of Central Government to acquire undertakings of banking companies in certain cases |
| (iv) Section 22 | (d) Reserve Fund |
- (A) (i) – (c), (ii) – (a), (iii) – (b), (iv) – (d)
 - (B) (i) – (d), (ii) – (c), (iii) – (a), (iv) – (b)
 - (C) (i) – (c), (ii) – (a), (iii) – (d), (iv) – (b)
 - (D) (i) – (b), (ii) – (d), (iii) – (c), (iv) – (a)

71. ——— is an inter branch networking and data sharing platform that helps customers to operate their account from any city in India.

- (A) Electronic Clearing Service
- (B) Electronic Funds Transfer
- (C) Centralised Banking Solutions
- (D) Real time Gross Settlement

72. In ——— approach, the computerised branches of each city connected with Regional Processor located at each such city.

- (A) Traditional
- (B) Hightech
- (C) Modern
- (D) Cluster

73. What is the age group for Atal Pension?

- (A) Between 18-30 years of age
- (B) Between 18-60 years of age
- (C) Between 18-40 years of age
- (D) Between 18-50 years of age

74. The revised rate of premium which will be debited for Pradhan Mantri Jeevan Jyoti Bhima Yojana is :

- (A) Rs.436
- (B) Rs.330
- (C) Rs.426
- (D) Rs.395

75. If a cheque bears a date that is earlier than the date on which it is presented to the bank is called :
- (A) Post dated cheque (B) Ante dated cheque
(C) Out station cheque (D) Local cheque
76. The norms for banks aimed at mitigating the risk and strengthening the capital structure is :
- (A) BASEL Norms (B) IRAC Norms
(C) Capital Adequacy norms (D) None of these
77. _____ is known as paperless banking.
- (A) RTGS (B) Internet Banking
(C) Mobile banking (D) EFT
78. Another name of electronic money is E-cash money :
- (A) False (B) True
(C) All (D) None
79. _____ refers to delivery of financial services at affordable costs to the disadvantaged low income segments of the society.
- (A) Consumer Credit (B) Credit Creation
(C) Financial Exclusion (D) Financial Inclusion
80. _____ is known as cancellation of cheque.
- (A) Crossing (B) Opening of crossing
(C) Double crossing (D) General crossing
81. The result of increase in Cash Reserve Ratio by RBI is :
- (A) Initially increase the supply but later on decrease automatically
(B) No impact on supply of money in the economy
(C) Decrease the supply of money in the economy
(D) Increase the supply of money in the economy
82. Which among the following is not a function of RBI?
- (A) Controller of credit (B) Issuance of coins
(C) Custodian of foreign currency (D) Printing of currency
83. The applicability of Negotiable Instrument Act, 1881 is :
- (A) The whole of India
(B) The whole of India except union territories
(C) The whole of India except the state of Jammu and Kashmir
(D) Only to the capital cities of the states
84. Bill of exchange is dealt in section _____ of Negotiable Instrument Act.
- (A) 6 (B) 8
(C) 5 (D) 3

85. Which is the instrument that is entitled to period of grace?
 (A) Bill or note payable on demand
 (B) A cheque
 (C) A bill or note payable after sight
 (D) A bill or note in which no time is mentioned
86. The interim compensation shall be paid within _____ from the date of order or with in such further period not exceeding 30 days as may be directed by the court.
 (A) 50 days (B) 40 days
 (C) 30 days (D) 60 days
87. What is the sponsor banks share in Regional Rural bank?
 (A) 75% (B) 35%
 (C) 25% (D) 15%
88. Self help groups offer credit to rural house holds :
 (A) Without collateral (B) At a moderate rate of interest
 (C) Both (A) and (B) are correct (D) Both (A) and (B) are incorrect
89. The micro finance institution which is known as Universal Bank is :
 (A) Arohan Financial Services Private Ltd
 (B) Bandhan Financial Services Private Ltd
 (C) Disha Micro finance Private Ltd
 (D) SKS Micro finance Private Ltd
90. Which institution initiated the micro finance movement in India?
 (A) SIDBI (B) SBI
 (C) RRB (D) NABARD
91. Which of the following monitors does not use backlighting?
 (A) QLED monitors (B) LED monitors
 (C) LCD monitors (D) OLED monitors
92. Which of the following memory components is associated with the real time clock in a computer system?
 (A) SDRAM modules (B) ROM
 (C) Cache memory (D) NVRAM
93. Which of the following is/are considered as system software?
 (i) Device drivers
 (ii) Operating System
 (iii) Compilers
 (iv) Assemblers
 (A) Only (ii) and (iv) (B) Only (ii)
 (C) Only (i), (ii) and (iv) (D) All of the above (i), (ii), (iii) and (iv)

94. Which of the following statements is/are correct about process management?
- Creating and deleting both user and system processes.
 - Allocating and deallocating memory space as needed.
 - Providing mechanisms for process communication and synchronization.
 - Deciding which processes and data to move into and out of memory.
- (A) Only (i), (ii) and (iii) (B) Only (ii) and (iv)
(C) Only (i) and (iii) (D) Only (ii), (iii) and (iv)
95. Which of the following statements is correct about polymorphism in programming?
- A function accepts different types/number of arguments and behaves differently.
 - A variable accepts different types of values.
 - A function returns different types of values.
 - A function that does not accept or return any values.
96. Which of the following IP addresses is NOT designated for Local Area Networks as per IETF regulations?
- (A) 192.168.126.1 (B) 126.0.0.1
(C) 172.31.0.1 (D) 10.1.1.1
97. Which of the following statements is/are correct about network devices?
- An Ethernet switch forwards packets based on application layer protocol.
 - A switch can be considered as a multiport bridge.
 - A hub always has less packet collision than a switch.
 - Routers work in layer 3 of the TCP/IP protocol suite.
- (A) Only (ii) and (iv) (B) Only (i),(ii) and (iii)
(C) Only (ii) and (iii) (D) All of the above (i), (ii), (iii) and (iv)
98. Which of the following protocols is associated with E-mail?
- (A) SMTP (B) IGMP
(C) EGP (D) TELNET
99. Which of the following tags is/are present in HTML?
-
 -
 - <embed>
 - <th>
- (A) Only (ii) and (iv) (B) Only (ii)
(C) Only (i), (ii) and (iv) (D) All of the above (i), (ii), (iii) and (iv)
100. Which of the following terms refers to a cyber attack where an attacker tries to compromise the security of a cryptographic system by analyzing the patterns and frequencies of the encrypted data without the encryption key?
- (A) Brute-force attack (B) Cryptanalysis
(C) Man in the middle attack (D) Side-channel attack

SPACE FOR ROUGH WORK

SPACE FOR ROUGH WORK