Promotion Test – STREAM IV
01-12-2024

Code No.: 1055/2024

Question Booklet No.
350050

Question Booklet Alpha Code **A**

Signature : .....

Reg. No. : .....

Total No. of questions: 200

Time: 2 1/2 Hours

Maximum: 100 Marks

INSTRUCTIONS TO CANDIDATE

1. The question paper will be given in the form of a Question Booklet. There will be four versions of Question Booklet Alpha Code such as A, B, C and D.
2. The alpha code will be printed on the top left margin of the facing sheet of the Question Booklet.
3. If you get a Question Booklet where the alpha code does not match your Register Number, please draw the attention of the Invigilator IMMEDIATELY.
4. 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.
5. Immediately after the commencement of the examination, the candidates should check that the Question Booklet supplied to him/her contains all the 200 questions in serial order. The Question Booklet does not have unprinted or torn or missing pages and if so, he/she should bring it to the notice of the Invigilator and get it replaced by a complete booklet with same alpha code. This is **most important.**
6. **Do not write** or **mark anything** on your Question Booklet. A separate paper will be provided for rough work.
7. Please read carefully all the instructions on the Answer Sheet (Part B-Side B) before marking your answers.
8. Each question is provided with four alternative choices (A), (B), (C) and (D). Choose the correct alternative and darken the bubble corresponding to the question number using **Blue** or **Black Ball-Point Pen** in the OMR Answer Sheet.
9. Each correct answer carries 1/2 mark.
10. A candidate will not be allowed to leave the examination hall till the end of the session and without handing over his/her Answer Sheet to the Invigilator. The candidate should ensure that the Invigilator has verified all the entries in the Register Number Coding Sheet and has affixed the Invigilator's signature in the appropriate space provided.
11. Strict compliance of instruction is essential. Any malpractice or attempt to commit any kind of malpractice in the examination will result in the summary disqualification of the candidate

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200 Questions carrying 1/2 mark each

1. Which of the following is an alternate term used for performance appraisal?
   A) Quality and quantity of output
   B) Job knowledge
   C) Employee assessment
   D) None of these

2. The district level head of Co-operative Audit is
   A) Addl Director
   B) Joint Director
   C) Joint Registrar
   D) Asst Registrar

3. On the job training includes
   A) Coaching
   B) Conference
   C) Under study
   D) All of these

4. The name of the magazine published by Kerala State Co-operative Union
   A) Sahakarana veedhi
   B) The Kerala Co-operative Journal
   C) Sahakarana vazhikatti
   D) None of these

5. What is the Jurisdiction of Circle Co-operative Union
   A) District
   B) Panchayat
   C) Village
   D) Taluk

6. .....is the apex authority of Co-operative education and training in Kerala
   A) KSCB
   B) KIMB
   C) KSCU
   D) NCUI

7. ..... number of Additional Registrars are assisting the Registrar of Co-operatives in State level
   A) 4 B) 5 C) 6 D) 8

8. Corporate governance in Co-opertive Banks involves the manner in which the business and affairs of banks are governed by .....
   A) their staff
   B) officers
   C) board
   D) none of the above

9. Governance is to set the right policy and ..... for ensuring that things are done in a proper way
   A) Systems
   B) Procedures
   C) Guidelines
   D) None of these

10. Motivation is
   A) Our ability to understand and perceive emotions
   B) an internal state that guides our behaviour to attain the goal
   C) Our ability to understand cultural norms and values
   D) Our ability to adapt to our enviornment

11. The process of influencing other people to work willingly for group objectives
   A) Motivation
   B) Controll
   C) Direction
   D) Leadership

12. An inward register is
A) a register to record the details of visitors coming to office
B) a register to record the details of correspondences received in the office
C) a register to record the details of repayments received in the office
D) None of these

13. All communications received in the office until numbering is known as .....
A) Tapal
B) Correspondence
C) Enclosure
D) None of these

14. Theory that differentiate leader from non leaders is called
A) Trait theory
B) Behavioural theory
C) Both (A) and (B)
D) None of the these

15. ..... is a process of selection from a set of alternative courses of action
A) Staffing
B) Controlling
C) Directing
D) Decision making

16. Which one of the following is an internal source of recruitment?
A) Transfer
B) Employee recommendations
C) Campus recruitment
D) Personal contacts

17. Which of the following is the correct abbreviation of HRM?
A) Human Resource Management
B) Human Resourcefulness Management
C) Human Relation Management
D) Humanistic Relation Management

18. The capital budget is associated with
A) Long term and short term assets
B) Fixed assets
C) Long term assets
D) short term assets

19. Four pillars of Co-operative governance are Teaming , ..., Stragetic leadership and Democracy
A) Accountable empowerment
B) Owners
C) Staff
D) None of these

20. The right to give orders and the power to exact obedience is
A) Accountability
B) Responsibility
C) Authority
D) Mangement

21. Which one of the following is not an importance of management
A) Disciplining employees
B) Inculcating creativity
C) Integrating various interest groups
D) Developing society

22. The element that aims integrating group efforts to acheive group objectives is called .....
A) Directing
B) Co-ordination
C) Co-operation
D) Management

23. This function of management relating to laying down the foundation for carrying out the other functions of management successfully is .....
A) Controlling
B) Staffing
C) Planning
D) Organising

24. Which level of management is responsible for establishing a vision for the organisation,developing broad plans and strategies and directing subordinate managers
A) Second level managers
B) Middle managers
C) First level managers
D) Executive managers

25. ..... sets organisational objectives and goals, forecasts the enviornment in which the objectives must be accomplished and determines the approach by which objectives and goals are to be accomplished
A) Planning
B) Organising
C) Motivating
D) Controlling

26. A statement which contains a classified summary or list of all closing balances of the General Ledger is known as the .....
A) Balance sheet
B) Trial balance
C) Receipts and payments
D) Profit and loss account

27. A ..... is a financial news paper which includes all financial cash receipts and disbursments including bank deposits and withdrawals.
A) Day book
B) Cash book
C) Receipt book
D) General ledger

28. A Special general body meeting of a society may be summoned at the insistence of the committee of the society within one month from the date of receipt of a requistion in writing from the Registrar or within one month from the date of receipt of a requisition in writing from .....of the total number of members.
A) One -third
B) One - fourth
C) One - fifth
D) 10 percent

29. A..... is a documentary evidence in support of a transaction in the books of account
A) Ledger
B) File
C) Bill
D) Voucher

30. .....are those assets which do not have a physical existence and any realisable value but are represented as actual cash expenditure in the financial statements.
A) Fictitious assets
B) Intangiable assets
C) Fixed assets
D) Floating assets

31. Which of the following is not an element of the management process
A) Planning
B) Leading
C) Pricing
D) Staffing

32. The duplicate set of keys of the safe and strong room should be kept in a packet bearing
A) Signature of the manager
B) Seal of the bank
C) Signature of the cashier
D) Signature of the manager and cashier

33. .....is the reserve fund, other funds, paid up share capital, loans, and deposits received and debentures issued by a society as have not been invested in buildings and other fixed assets
A) Capital
B) Working capital
C) Working fund
D) Borrowed fund

34. Problem solving process begins with
A) Identification of the difficulty
B) Isolation of the cause
C) Clarification of the situation
D) Establishment of alternatives

35. .....is called as the father of scientific management
A) Robert Owen B) Henri Fayol
C) F.W Taylor D) Elton Mayo

36. Which is not an informational role of manager ?
A) Spokeman's role B) Monitor's role
C) Disseminator's role D) Disturbancee's handle role

37. .....is a systematic, periodic and impartial rating of an employee exellence in matters pertaining to his present job and his potential for a better job
A) Performance indicator B) Performance appraisal
C) Compensation and motivation D) Training and development

38. Factors affecting organisational behaviour are
A) Technology B) People
C) Environment D) All of these

39. Organisational behaviour focuses at three levels:
A) Individual, groups and organisation B) Individual, organisation and society
C) Society, organisation and nation D) Employee, employer and management

40. Organisational behaviour helps to understand behaviour of people in the.....
A) Workplace B) Workplace and society
C) Society D) Department

41. If the normal rate of interest is 10% per annum, and there is quarterly compounding, the effective rate of interest is.....
A) 10% per annum B) 10.10% per annum
C) 10.25% per annum D) 10.38% per annum

42. If a loan Rs 3,00,000 is to be paid in 5 annual instalments with interest rate of 12% p.a then, the equal annual instalments will be:
A) Rs 74000 B) Rs 81000
C) Rs 83223 D) Rs 78122

43. Which of the following sampling methods involves dividing the population into sub-groups or Strata, then randomly selecting individuals from each stratum.?
A) Snowball sampling B) Stratified Random sampling
C) Quota sampling D) Convenience sampling

44. A Co-operative bank conducts an ethnographic probe into the problems faced by tribal students. Which method of sampling will be most appropriate?
A) Cluster sampling B) Systematic sampling
C) Stratified sampling D) Random sampling

45. Data analysis is defined by which statistician ?
A) William S B) Hans Peter Luhu
C) John Tukey D) Gregory Piateksky-Shapiro

46. Data Analytics use.....to get insight from data.
A) Statistical figures B) Numerical aspects
C) Qualitative methods D) Statistical methods

47. .....is a cyclical process of collecting and analysing data during a research study
A) Extremis analysis B) Interim analysis
C) Constant analysis D) All of these

48. A written summary of content and context of job is called .....
A) Job description B) Job specification
C) Resume D) Job posting

49. Strategic HRM concerned with the relation of HRM and .....
A) Business tactics B) Business policy
C) Short term strategies D) Business strategy

50. .....is grievance setting machinery with least legal procedure.
A) Arbitration B) Moderation
C) Mediation D) Litigation

51. Employee training is required to meet .....
A) Job requirement B) Job enrichment
C) Job analysis D) Job enhancement

52. In PMFBY the uniform premium rate to be paid by the farmers for annual commercial crops is .....
A) 1.5% B) 2%
C) 4% D) 5%

53. KCC scheme was recommended by
A) R.V Gupta committee B) Gadgil committee
C) Narasimhan committee D) Viswanathan committee

54. The capital budget is associated with-
A) Short term and long term assets B) long term assets
C) Short term assets D) Fixed assets

55. In cash flow method for prepairing cash budget, payment of dividend and prepaid payments are
A) added to opening balance of cash B) not included in cash budget
C) deducted from opening balance of cash D) none of the above

56. On a balance sheet accruals, amount payable and account payables are listed under .....
A) Accumulated liabilities B) Accrued liabilities
C) Non- current liabilities D) Current liabilities

57. The term "current assets" does not include
A) Cash B) Stock in trade
C) Advance payment D) Furniture

58. Net margin multiplied by average working fund and divided by hundred will match .....for the year
A) Annual net profit or loss of the bank B) working capital
C) Break even level D) None of the above

59. Which one of the following is not a Tier II capital.
A) Undisclosed reserves B) Capital reserve
C) Revaluvation reserve D) LTD

60. Under CAMELSC rating of Co-operative Banks 'S' stands for.....
A) Systems B) Service C) Systems and control D) Sound capital base

61. Section 24 of Banking Regulation Act provides that the following types of bank should maintain SLR

A) All Scheduled Banks B) Scheduled & Non-scheduled Banks
C) Only Nationalised Banks D) All Public Sector Banks

62. Which of the following is correct on maintaining the Cash Reserve Ratio with RBI?

A) Reduction in CRR increases the liquidity position of Banks in India
B) Increase in CRR increases the liquidity position of Banks in India
C) Increase in CRR does not affect the liquidity position
D) Decrease in CRR does not affect the liquidity

63. Under which of the following situations, the Clayton's rule relates to:

A) Right of set - off B) Payment of Cheques
C) Right of Appropriation D) A & C

64. Loans given against warehouse receipt for storing agricultural produce will be classified as Priority Sector Advance if the loan period does not exceed..... months.

A) 6 months B) 12 months C) 24 months D) no such limit

65. The liability of a guarantor is .....with the borrower.

A) Collateral B) joint and the several C) Co-extensive D) Secondary

66. If a Bill or Promissory Note matures for payment on Public Holiday declared under section 25 of NI Act, it becomes Payable on

A) Next Succeeding Business day B) Next preceding day
C) Next preceding business day D) Third working day

67. Which of the following type of banks not permitted to provide credit

A) Payment Bank B) Small Finance Bank C) Virtual Banks D) Shell banks

68. Which is not a pillar in Basel II norms.

A) Minimum Capital Requirement B) Supervisory Review Process
C) Prudential Norms D) Market Discipline

69. Which of the following is not a liability product under Retail Banking?

A) Savings Bank Deposits B) Current Accounts
C) Term Deposits D) Safe Deposit Lockers

70. In a Bill of exchange:

A) the drawer and the drawee are the same. B) the drawee and payee are the same
C) the payee and the acceptor are the same. D) the drawee and the acceptor are the same

71. A cheque is presented through clearing in which the amount expressed in words and figures differs. Acting strictly in accordance with the provisions contained in the Negotiable Instruments Act, 1881, you will:

A) return the cheque with the remarks "Amount in words and figures differs."
B) pay the cheque for the amount expressed in words.
C) pay the cheque for the amount expressed in figures.
D) pay the cheque for the amount expressed in words or figures whichever is less.

72. A cheque payable to bearer can be converted into an order one with:

A) Drawer's signature
B) Drawee's signature
C) No signature required
D) Payee's signature

73. A cheque has been drawn favouring " Lord Brahma or order." It is presented for payment across the counter by the priest of a local temple:

A) Such a cheque should not be paid except to the drawer. Hence, it should be returned with the remarks " Irregularly, drawn"

B) The cheque should be paid to the presenter after obtaining his identification.

C) Since the cheque is drawn in fictitious name it becomes payable to bearer. Therefore, it should be paid to the presenter without insisting for his identification

D) None of these

74. Which of the following type of crossing is not recognised by the Negotiable Instruments Act, 1881?

A) General crossing
B) Special crossing
C) 'Not negotiable' crossing
D) 'Account Payee' crossing

75. A business firm has been sanctioned Working Capital limits of Rs. 6 lakh at 25% margin by the bank and Book Debt limit of Rs.4 lakh at 50% margin. What will be total margin requirement to avail the limit fully ?

A) 4 lakh
B) 5 lakh
C) 6 lakh
D) 6.5 lakh

76. Senior citizens above the age of 75 years, who only have pension and interest as a source of income are exempted from filing the income tax returns. Who will calculate and deduct tax for them based on their declaration?

A) A Chartered Accountant
B) Specified bank
C) Approved lawyers
D) Approved agents

77. A feature of currency options that distinguishes it from other derivatives is

A) It carries premium to be paid upfront

B) It is option to enter into the contract

C) The buyer has only right, but no obligation to execute the contract

D) The seller has the right, but no obligation to execute the contract

78. Financial instruments such as Treasury Bonds and Notes have:

A) Lesser cost fluctuations
B) Wider price fluctuations
C) Less price fluctuations
D) Wider cost fluctuations

79. Premature closing of a deposit will result in interest rate risk of type..... risk.

A) Basis
B) Yield curve
C) Embedded option
D) Mismatch

80. During Risk-based audit,what do the auditors do in addition to grading the risks as low, medium and high?

A) Identify the direction of the risk B) Identify the seepage of income

C) Identify the culprits D) Penalize the banks

81. What is concurrent audit?

A)That which is done by concurrent auditiors at their option

B) That which is done by the RBI

C) Audit done concurrently along with operations

D) Annual financial Inspection

82. Cancellation and re-booking of forward contracts is permitted.....

A)For exposures for any period for exporters and for exposures upto one year for others

B) Only for exporters

C) Only for importers

D) When cancelled within 6 months of booking the contract

83. Where an option is 'Out of the Money'?

A) The premium will be refunded to the buyer

B) The buyer is unable to take up the contract

C) The seller gains to the extent of the premium received

D) No further purchase by the buyer is permitted

84. Foreign currency exposure can be avoided by

A) Entering into forward contracts

B) Denominating the transaction in domestic currency

C) Exposure netting

D) Maintaining foreign currency account

85. The fact that a bank's assets tend to be long-term while its liabilities are short term creates

A) Interest rate risk B) Credit risk

C) Lower risk for the bank, this is why they follow this strategy. D) Trading risk

86. Liquidity is ensured by grouping assets and liabilities based on their

A) Pricing B) Maturity

C) Risk Weight D) None of the above

87. Which of the following risks is associated with the economy?

A) Default risk B) intrinsic risk

C) interest rate risk D) Counterparty risk

88. Bonus shares are issued to

A) Existing share holders. B) New shareholders

C) Holders of partly paid-up shares D) Only to Preference Share holders

89. The legal set up of a Mutual Fund is in the form of a .....

A) Joint stock company
B) Trust
C) Partnership firm
D) Limited liability partnership

90. The forfeiter is an intermediary between .....

A) Exporter's bank and Importer
B) Importer's bank and Exporter
C) Importer and Exporter
D) Exporter & his bank and Importer & his bank

91. The issue of and servicing of Govt. Debt is managed by:

A) Commercial Banks
B) Public Sector Bank
C) Reserve Bank of India
D) Govt. itself

92. Urban Cooperative Banks are regulated by:

A) Reserve Bank of India
B) NABARD
C) Registrar of Co-op Societies of the State
D) Securities and Exchange Board of India

93. Charge against property for an amount of debt where neither ownership not possession is passed to the creditor is known as:

A) Pledge
B) Hypothecation
C) Mortgage
D) Lien

94. Matured Term Deposit is classified as:

A) Term Deposit
B) Demand Deposit
C) Contingent Liability
D) It is only liability having no classification as such

95. As per which act, no banking company shall with approval of RBI grant any loans or advances to any of its directors.

A) Section 20 (1b) of Reserve Bank of India Act
B) Section 20 (1b) of Banking Regulation Act
C) Section 21 of Banking Regulation Act
D) Section 19 (a) of Banking Regulation Act

96. Communication technology

A) facilitates the processing of data
B) helps in transmission of data
C) enables decision support system
D) is a tool for data mining

97. Which of the following was set up as an exclusive data communication network for banks in terms of recommendations of committee on communication network of banks?

A) BANKNET
B) SWIFT
C) MICR
D) All of these

98. Digital Banking is characterised by

A) Visiting branch office for doing transactions and using digital devices available at branches

B) Use of computers and core banking solutions by the banks for effective customer services

C) Alternative electronic channels which can be used by customers at their convenience to carry out banking operations

D) Use of Electronic ledgers and digital tools for book maintenance and transactions by the banks

99. The technology also forces the banks to adopt or shift from product based approach to.....based approach.

A) Price B) Card

C) Employee D) Customer

100. Automated Teller Machines (ATMs) are innovation for the banking industry. In terms of the service industry this is an innovation in the.....element of the marketing mix.

A) Pricing B) Promotion

C) Distribution D) Product

101. In view of the extension of the lockdown and continuing disruptions on account of COVID-19, RBI has decided that in respect of working capital facilities sanctioned in the form of cash credit /overdraft, lending institutions are being permitted to allow a deferment upto....., in respect all such facilities outstanding as on March 1, 2020.

A) August 31, 2020. B) October 31, 2020

C) December 31, 2020 D) March 31, 2021

102. Which of the following is not a purpose of credit monitoring?

A) To ensure end use of the funds by the borrower

B) To detect any deterioration in the security charged to the bank

C) To comply with the guidelines of the RBI

D) To ascertain that the business continues to run on the projected lines

103. Cash budget method of assessment is more suitable for those business enterprises which have

A) Uniform level of operations B) High level of operations

C) Low level of operations D) Seasonal operations

104. The risk arising due to failure or deficiencies in information system is called

A) Systemic risk B) Operational risk

C) Market risk D) Default risk

105. As per Section 269-T of Income Tax, the cash payment of FDR can be made for an amount

A) up to Rs.20000 excluding interest B) up to Rs.20000 including interest

C) less than Rs.20000 excluding interest D) less than Rs.20000 including interest

106. Committee to review Arrangements For Institutional Credit for Agricultural and Rural Development, under the chairmanship of Sri B Sivaraman recommended the establishment of.....

A) National Bank for Agricultural and Rural Development

B) National Co-operative Agriculture & Rural Development Banks' Federation Ltd

C) National Federation of Urban Cooperative Banks and Credit Societies Ltd

D) Banking Institute for Rural Development

107. Which among the following is not a return to be submitted to DCCB:

A) Period-wise over dues

B) Demand collection and balance statement

C) Crop-wise loan disbursement

D) MIS

108. In relation to PACS, what does NCL statement stand for ?

A) Normal Credit Limit

B) Notional Credit Limit

C) Net Credit Limit

D) Nominal Credit Limit

109. The .....are organized in 3 tiers namely; State, Central, and Primary level and they meet the long term credit requirements of the farmers for developmental purposes

A) NABARD

B) Primary Co-operative Banks

C) Urban Co-operative Banks

D) Land Development Banks

110. Long Form Audit Report (LFAR) is prepared and submitted by:

A) RBI inspectors

B) Internal inspectors

C) Statutory auditors

D) Concurrent auditors

111. A Co-Operative Bank operating in different states are regulated by:

A) State Co-Operative Societies Act

B) Banking Regulation Act

C) Multi Unit Co-Operative Societies Act

D) Banking Laws (applicable to Co-Operative Societies)

112. The term "Credit Management" covers:

A) Capital adequacy norms

B) Risk management including Asset/Liability management

C) Credit appraisal - decision and review of loans & advances

D) A, B & C

113. Asset Classification should be:

A) Facility wise

B) Borrower wise and facility wise

C) Borrower wise

D) will vary depending upon the case

114. What is meant by rating migration?

A) Changing rating agency

B) Changing the rating model

C) Changes in rating over a period when rated on same model

D) Changes in fee to rating agencies

115. Which is not correct regarding the definition of a Primary Co-operative Bank as per Banking Regulation Act, 1949 (AACS)

A) the primary object or the principal business of which is the transaction of banking business

B) the paid-up capital and reserves of which are not less than Rs. 1 lakh

C) the bye-laws of which do not permit admission of any other Co-operative Society, as a member and such society, is not the Primary Agricultural Credit Society

D) the ratio of authorised, subscribed and paid-up capital should be minimum 4:2:1

116. In which type of Mutual Fund Co-operative Banks can invest?

A) Co-operative Bank cannot invest in any type of mutual fund

B) If the fund house that has brought the mutual fund has guaranteed that the fund is risk free from market fluctuations then only investment can be done

C) If the mutual fund is counter guaranteed by any bank or financial institution approved by RBI, bank can invest

D) Bank can invest in debt mutual fund

117. The Government shall by notification in the official gazette, appoint a person to be the Director of Co-operative Audit with jurisdiction over the whole of the State under Section

A) Section 64 (2) of Kerala Cooperative Societies Act, 1969

B) Section 63 (1) of Kerala Co-operative Societies Act, 1969

C) Section 66 (A) of Kerala Cooperative Societies Act, 1969

D) Section 66 (4) of Kerala Cooperative Societies Act, 1969

118. Under section 64.4 of Kerala Cooperative Societies Act, 1969, the financial statements and other statutory statements as required by auditors shall be prepared by the chief executive of the society. In this connection which one among the below is not correct.

A) It should be prepared within one month from the date of close of the financial year

B) It should be prepared within three month from the date of close of the financial year

C) It should be submitted to the managing committee

D) It should be reported to the Director of Co-operative Audit or to the persons authorized by him on his behalf

119. The transactions of the Bank undertaken to sell the surplus and buy the required foreign currencies in order to keep its position 'square' are known as

A) Cover Operations B) Merchant Transactions

C) Exchange Transactions D) Forward Transactions

120. A rate of exchange established between any two currencies on the basis of the respective quotation of each currency in terms of a third currency is known as

A) Cross rate B) Merchant rate

C) Forward rate D) Option rate

121. What is the purpose of a file system?

A) To organize and store files on a storage device.

B) To provide a way to access and manage files.

C) To protect files from unauthorized access.

D) All of the above.

122. What is the name of the UNIX command that is used to list the contents of a directory?

A) is B) dir C) cd D) pwd

123. What is the name of the file system used in Windows operating systems?

A) NTFS B) FAT32

C) Both (A) and (B) D) NAFS

124. What is the name of the file system used in UNIX operating systems?

A) UFS B) ZFS

C) Both (A) and (B) D) Neither of the above

125. What is the first generation of programming languages?

A) Machine code B) Assembly language

C) High-level languages D) Fourth-generation languages

126. Which of the following is an example of a fifth generation programming language ?

A) COBOL B) C

C) C++ D) Prolog

127. What is a database transaction?

A) A sequence of operations that are performed on a database as a single unit

B) A change to the data in a database.

C) A query that is used to retrieve data from a database

D) Non of the above

128. What is a database index?

A) A data structure that helps the database engine to quickly find data.

B) A constraint that ensures that data is unique.

C) A rule that governs how data can be inserted, updated, and deleted from a database.

D) None of the above.

129. What is a database schema?

A) The logical structure of a database, which defines the tables, columns, and relationships between them.

B) The physical storage layout of a database, which defines how the data is stored on disk.

C) A set of rules that govern how data can be inserted, updated, and deleted from a database.

D) None of the above.

130. Which of the following is a type of computer network that connects devices within a small area, such as a home or office?

A) Local area network (LAN) B) Metropolitan area network (MAN)

C) Wide area network (WAN) D) All of the above

131. Which of the following is a type of network topology that connects all devices on the network to a central hub?

A) Bus topology B) Star topology

C) Ring topology D) Mesh topology

132. Which of the following is a type of network cable that is made of copper wires?

A) Coaxial cable B) Twisted pair cable C) Fiber optic cable D) Both A and B

133. Which of the following is a type of data communication that transmits data in both directions at the same time?

A) Simplex B) Half-duplex

C) Full-duplex D) All of the above

134. What is the name of the protocol used to transfer data between devices on a computer network?

A) Transmission Control Protocol/Internet Protocol (TCP/IP)

B) User Datagram Protocol (UDP)

C) Internet Control Message Protocol (ICMP)

D) All of the above

135. What is the name of the device used to connect a computer to a telephone line?

A) Network interface card (NIC) B) Modem

C) Router D) Switch

136. What are the three main components of data communication?

A) Sender, receiver, and medium B) Sender, receiver, and protocol

C) Medium, protocol, and bandwidth D) All of the above

137. Data communication that occurs between two devices on the same network?

A) Local area network (LAN) B) Wide area network (WAN)

C) Metropolitan area network (MAN) D) Personal area network (PAN)

138. What are the three critical factors to be addressed by the Project Management?

A) Scope, Authority and Availability of Resources

B) Time, Cost and Scope

C) Requirements, Authority and Responsibility

D) Authority, Organisational Culture and Scope

139. What does the term "Data Privacy" refer to in the context of information security?

A) Providing customer support

B) The protection of sensitive or personal information from unauthorized access, use, or disclosure

C) Ignoring security breaches

D) Maximizing network performance

140. What does the term "BYOD" stand for in the context of cybersecurity?

A) Bring Your Own Data
B) Bring Your Own Device
C) Build Your Own Defense
D) Block Your Own Device

141. What is the purpose of a penetration test in the context of cybersecurity?

A) Encrypting data
B) Simulating a cyber-attack to evaluate the security of a system
C) Managing hardware resources
D) Blocking phishing attacks

142. What is the primary purpose of a security policy in the context of cybersecurity?

A) Encrypting data
B) Managing hardware resources
C) Providing guidelines and rules for protecting information and technology assets
D) Blocking phishing attacks

143. What is the primary purpose of a disaster recovery plan w.r.t cybersecurity?

A) Encrypting data
B) Managing hardware resources
C) Restoring systems and operations after a security breach or a disaster
D) Blocking phishing attacks

144. Digital Signature Certificates are issued by:

A) Central Government
B) Certifying Authority
C) NPCI
D) State Government

145. What is the primary purpose of a payment gateway in E-commerce?

A) Managing inventory
B) Handling customer complaints
C) Processing online transactions securely
D) Managing shipping and logistics

146. Which are the Sections of IT Act that deal with credit card fraud ?

A) 66, 66 C, 66 D
B) 42, 67, 67 A, 68
C) 43, 44, 46, 49
D) 23, 22, 26, 39

147. Which is the fastest possible money transfer system through banking channel

A) RTGS
B) EFT
C) ATM
D) None of these

148. Which of the following is **not true** about Bharat Interface for Money (BHIM) app?

A) BHIM is a digital payments solution app based on UPI from NPCI.
B) Money can also be sent to non-UPI supported banks using IFSC code and account number.
C) BHIM framework allows its usage without internet also.
D) Through BHIM app, a maximum of Rs 5,000 is allowed per transaction.

149. Which of the following is a common feature of a core banking system?

A) Real-time transaction processing
B) Physical security management
C) Customer relationship management
D) Marketing campaign management

150. What is the primary purpose of data backup in a banking environment?

A) Managing customer accounts B) Protecting sensitive data from loss or corruption

C) Designing marketing campaigns D) Overseeing financial operations

151. When an apex or Central Society rejects an application for affiliation, the aggrieved society may file an appeal before the .....

A) Government B) Registrar

C) Co-operative Tribunal D) Co-operative Arbitration Court

152. An application to register an amendment of the byelaw of a society shall be disposed of by the Registrar within ..... from the date of receipt of the same

A) 30 days B) 60 days C) 90 days D) 45 days

153. No amendment to any byelaw of a society shall be valid unless such amendment has been .....under the Act

A) Registered B) Approved

C) Submitted D) None of these

154. Resolution for amalgamation and division of primary Cooperative Society must be passed by general body with .....majority

A) 3/4 B) 4/5 C) 2/3 D) None of these

155. Subject matter of Byelaws mentioned in section..... of KCS Act

A) Section 14A B) Section 13A C) Section 13 D) Section 14

156. The right to become or to continue being a member of the society is a.....right

A) Fundamental B) Statutory C) Independent D) Inherint

157. An appeal filed against the expulsion of a member shall be disposed by the appellate authority within a period of.....

A) Three months B) Two months C) Six months D) One month

158. Rule..... empower the Registrar to direct a society to write its books and registers required as per rules.

A) 29 B) 30 C) 31 D) 32

159. The entries in books and copies of resolutions shall be certified by the President or Secretary and not less than..... of the Committee.

A) Two members B) One member

C) Three members D) Five members

160. The Representative general body shall have no power to.....

A) Expel a member B) Write off or irrecoverable assets

C) Distribution of Net profit D) Election of Directors

161. .....shall remove from office the President, Vice President or any other office bearers of the society by passing a no-confidence motion.

A) General body B) Committee C) Executive Committee D) None of these

162. How much amount should the SC/ST federation pay towards election fee for conducting its election to Managing Committee?

A) Rs 5000/- B) Rs 3,000/- C) No fees D) Rs 2,000/-

163. The procedure to be followed and the business to be transacted in a meeting of the Committee Summed under Section..... shall not be invalid on the ground that there was no quorum as stipulated in the bye law.

A) 29(1) B) 30(4) C) 27(2) D) 30(1)

164. If a casual vacancy of office bearer is arised, the Committee in office shall request to Co-operative Election Commission within..... of arising such vacancy, to appoint a presiding officer.

A) 15 days B) 7 days C) 20 days D) 30 days

165. Any complaint on non issue of identity card of persons included in the final voters list will be entertained by the.....

A) Cooperative Election Commission B) Registrar

C Electoral officer D) Returning officer

166. From the following which one is not a ground for appointing Administrator or Administrative Committee.

A) The existing Committee resign enbloc

B) A no-confidence motion is passed by GB against the Committee

C) There is stalemate in the Constitution or function of the Committee

D) No-Confidence motion is passed by General body against the president of the society.

167. To whom an appeal is filed when the Joint Registrar superseded the Managing Committee of a primary society.

A) Registrar B) Government

C) Co-operative Tribunal D) Co-operative Arbitration Court

168. As per Rule.....of KCS Rules prescribe that the chief executive of the society shall prepare the annual statement of accounts of each year within one month of the close of financial year.

A) 31 B) 32 C) 33 D) 34

169. The final voters list shall be published within..... days prior to the date fixed for poll in form No .....

A) 20 -35 B) 30-34 C) 25 -35 D) 20-34

170. As per Section 37(2) the salary disbursing officer shall remit the amount deducted from an employee within.....from the date of deduction.

A) 7 days B)15 days C) 10 days D) 3 days

171. The Registrar may permit any society to utilise upto.....of the Reserve fund in the business of such society.

A) 25% B) 50 % C) 75% D) 80%

172. Among the following relationship of a paid employee which one is not included in Rule 44 (1) (b).

A) Father B). Uncle (maternal) C) Wife's sister D. Mother - in - law

173. Who shall be responsible to maintain the accounts and Registers in proper form if there is no paid or honorary Secretary.

A) Committee B) Registrar C) President D) None of these

174. Who shall be competent to constitute a five members Committee for the administrations of Co-operative Education fund.

A) Registrar B) Government C) Functional Registrar D) Co-operative Tribunal

175. In the case of failure of remittance of member relief fund, the chief executive shall be liable to pay a penal interest at the rate of .....per annum.

A) 4% B) 5% C) 6% D) 8%

176. No society shall dispose of any immovable property acquired by it without the prior sanction of the ..... and of the.....

A) Registrar-Govt B) General body- Registrar

C) General body- Govt D) None of these

177. As per Section..... of the KCS Act permit for the establishment of a fund for meeting the loan liability of those who have availed loans from societies and died with in the repayment period.

A) 57A B) 57B C) 57C D) 57D

178. As per Section 63(4) , it shall be the duty of.....cause to audit the accounts of every society once in every year.

A) Registrar B) Director of Co-operative audit

C)Managing Committee D) General body

179. Who shall be competent to appoint auditors or auditing firms from the panel when the general body fails to appoint such auditors or firms

A) Government D) Registrar

C) Managing Committee D) Director of Co-operative audit

180. Maximum amount of audit fees to be payable by a primary co-operative consumer store is Rs.....

A) 5000/- B) 10000/- C) 25000/- D) 50000/-

181. The Registrar may communicate the result of the inquiry to the circle co-operative union, to the society affiliated and to the.....

A) Members B) General body C) Financing Bank D) Government

182. As per Section .....of the KCS Act empowered the Registrar to issue directions to thecommittee of a society to suspend an employee

A) 66 A B) 66 B C) 68 A D) 69 A

183. Co-operative societies which are not coming under BR Act shall maintain fluid resources as per ..... .of KCS Act

A) Section 63 B) Rule 63 C) Section 62 D) Rule 62

184. Who shall constitute Co-operative Ombudsman?

A) Registrar B) RBI C) Government D) None of these

185. Inspection of Co-operative societies as per section 74 C is not applicable to .....societies

A) Primary B) Federal C) Central D) Apex

186. Any award or order or decision shall be executed within .....from the date of order or award.

A) 7 Years B) 10 Years C) 12 Years D) 5 Years

187. As per section 82 an appeal before Co-operative Tribunal shall be filed within.....from the date of such decision or award.

A) 30 Days B) 60 Days C) 90 Days D) 1 Month

188. Any dispute relating to the election of State Co-operative Union shall be referred to the .....

A) Government B) Co-operative Tribunal

C) Registrar D) Co-opertive Arbitration Court

189. Who shall have power to frame Uniform Service Rules and Conduct Rules for the employees of Co-operative societies.

A) Registrar B) General body C) President D) Government

190. As per section ..... of KCS Act no civil or revenue Court shall have any Jurisdiction in respect of disputes in Co-operatives.

A) 98 B) 99 C) 100 D) 101

191. The Chairman of the Board of Governors of CAPE .

A) Chief Minister B) Secretary to Co-operation

C) Minister for Co-operation D) President, Kerala State Co-operative Bank

192. Where is KICMA situated?

A) Kovalam B) Neyyardam

C) Varkala D) Karakulam

193. .....deposit is not insured by Deposit Insurance and Credit Guarantee Corporation.

A) Recurring B) Fixed

C) Interbank D) Current

194. .....section of KCS Act 1969, is related to Deposit Guarantee Scheme.

A) 57 A B) 57 B C) 57 C D) 62

195. There are .....types of GST in India

A) 4 B) 2 C)3 D) 5

196. The Kerala State Co-operative Employees Welfare Board is established as per .....section of the KCS Act 1969.

A) 80 D B) 80 B C) 80 A D) 80 E

197. Banking Ombudsman scheme for redressal of customer Grievances against banking sector was introduced in

A) January 1994 B) June 1996

C) February 1995 D) September 1997

198. .For which of the following purpose the Co-operative Development and Welfare Fund shall be utilised

A) to redeem the debts of the deceased borrowers of societies

B) to pay salary to the employees of societies in loss

C) to refund the deposits of deceased depositors of the societies

D) for the development activities of the societies and safe guarding the interests of the societies against any loss

199. The minimum pension applicable to Co-operative employees as per the pension scheme 1994 is .....

A) Rs 3000 B) Rs 5000 C) Rs 4000 D) Rs 2000

200. Depositor Education and Awareness fund scheme 2014 was introduced by .....

A) RBI B) DICGC

C) NABARD D) None of these