

**024/2025**

Maximum : 100 marks

Time : 1 hour and 30 minutes

1. Among the following, which is/are the feature(s) of capitalism?
  1. It allows private ownership of resources
  2. It involves Centralized economic planning
  3. It is primarily driven by Profit motive

(A) Only 1 and 3 correct                      (B) Only 2 and 3 correct  
(C) Only 1 and 2 correct                      (D) All correct
  
2. Among the following, which is/are the criticisms of socialism?
  1. It does not provide incentives for innovation
  2. It has Bureaucratic inefficiency
  3. It experiences existence of economic inequality

(A) Only 2 and 3 correct                      (B) Only 3 correct  
(C) Only 1 and 3 correct                      (D) Only 1 and 2 correct
  
3. The common feature between a cooperative society and a joint stock company is that :
  1. Both types of organizations offer limited liability to their members
  2. Both are considered separate legal entities from their members
  3. In both structures, ownership interests can be transferred

(A) Only 1 and 2 correct                      (B) Only 2 and 3 correct  
(C) Only 1 and 3 correct                      (D) All correct
  
4. Among the following, which is/are the features of partnership?
  1. Existence of Unlimited liability for the partners
  2. Always Membership is limited to two persons
  3. Gains or losses are shared based on mutual agreement

(A) Only 1 and 3 correct                      (B) Only 2 correct  
(C) Only 1 correct                              (D) Only 2 and 3 correct
  
5. Among the following cooperative principle(s), which was/were developed by the Rochdale Pioneers?
  1. Democratic member control
  2. Distribution of surplus based on investment
  3. Open and voluntary membership

(A) Only 1 and 2 correct                      (B) Only 2 and 3 correct  
(C) Only 1 and 3 correct                      (D) All correct

6. Among the following, which was/were included in the reformulated principles of The International Cooperative Alliance (ICA)?
1. Concern for community
  2. Voluntary membership
  3. Cooperation among cooperatives
- (A) Only 1 and 3 correct                      (B) Only 2 and 3 correct  
(C) Only 1 and 2 correct                      (D) All correct
7. Karve Committee has viewed that, the key feature of cooperative societies should be :
1. Voluntary membership
  2. A focus on profit maximization
  3. Limited member liability
- (A) Only 1 and 3 correct                      (B) Only 1 and 2 correct  
(C) Only 1 correct                              (D) Only 2 and 3 correct
8. Which of the following is a cooperative value, as per International Cooperative Alliance (ICA)?
1. equity
  2. self-responsibility
  3. solidarity
- (A) Only 1 and 3 correct                      (B) Only 2 and 3 correct  
(C) Only 1 and 2 correct                      (D) All correct
9. What is/are the objectives of NAFED?
1. Promoting the cooperative marketing of agricultural products
  2. Regulating the prices of agricultural products
  3. Providing financial support to farmers and cooperatives
- (A) Only 1 and 3 correct                      (B) Only 2 and 3 correct  
(C) Only 1 and 2 correct                      (D) All correct
10. What is/are the objectives of KRIBCO?
1. Manufacturing and supply fertilizers for providing to the farmers
  2. Facilitating the import of agricultural products
  3. Promoting agricultural and rural development through cooperatives
- (A) Only 2 and 3 correct                      (B) Only 3 correct  
(C) Only 1 and 3 correct                      (D) Only 1 and 2 correct

11. What is true about the administration of IFFCO?
1. Management is led by elected representatives from cooperatives
  2. Management is appointed by the central government
  3. Managed by a board of directors elected by its cooperative members
- (A) Only 2 correct (B) Only 1 correct  
(C) Only 1 and 3 correct (D) Only 3 correct
12. What is/are the objectives of NABARD?
1. To Promote rural development and credit flow in rural areas
  2. To supervise and regulate commercial banks in India
  3. To provide financial assistance for agricultural and rural infrastructure projects
- (A) Only 1 and 3 correct (B) Only 2 correct  
(C) Only 1 correct (D) Only 2 and 3 correct
13. What is/are true about the execution of arbitration awards?
1. They can be enforced as a decree of a civil court
  2. They Require approval from the Registrar of cooperative societies
  3. They are governed by state-specific cooperative laws
- (A) Only 2 and 3 correct (B) Only 2 correct  
(C) Only 1 correct (D) Only 1 and 3 correct
14. What is/are true about the Arbitration, in the case of cooperative disputes?
1. Arbitration process involves resolving disputes outside the courts
  2. Arbitration requires the presence of legal advocates for all the parties involved
  3. Arbitration is normally faster than traditional process of litigation
- (A) Only 1 and 3 correct (B) Only 2 correct  
(C) Only 1 correct (D) Only 2 and 3 correct
15. Which is/are the nature of Execution of an award given as a result of arbitration?
1. the award is treated as a decree of a civil court
  2. in order to execute, a separate law suit is needed
  3. the award must be confirmed by a higher legal authority
- (A) Only 1 and 3 correct (B) Only 2 correct  
(C) Only 1 correct (D) Only 2 and 3 correct



21. An auditor of a Cooperative society finds difference between physical balance and book balance of Cash. He is supposed to do all of the following, except \_\_\_\_\_?
- (A) If the physical balance is less, immediately file a case before the SHO of the Police station having jurisdiction over that society and report it to the higher officers of the auditor.
  - (B) If the physical balance is high, it should be marked as 'advance due by'
  - (C) If the physical balance is less, it should be marked as 'advance due to'
  - (D) If the physical balance is less, report it to higher officer and the Board of Directors as 'temporary theft done by the CEO of the Society'
22. Audit Fees for primary cooperative credit societies (Other than long term) is calculated based on which of the following?
- (A) Amount of loan given
  - (B) Amount of loan repayment
  - (C) Amount of share capital
  - (D) Amount of working capital
23. An auditor have the power to summon any person in possession of books, accounts, documents etc to the office of the Director of cooperative audit or to any subordinate office of him, if :
- (A) There is no working office for a society
  - (B) A theft of 5 lakh or above is identified during audit
  - (C) A serious offence have occurred which may damage the existence of the society
  - (D) In all the above cases
24. Who among the following maintain and administer the relief fund for the members of Cooperative Societies?
- (A) Secretary to the Department of Cooperation, Kerala Govt.
  - (B) State Cooperative Bank
  - (C) Registrar of Co-operative Societies
  - (D) State Cooperative Union
25. What is the audit fee charged for the audit of first year accounts of a society?
- (A) Rs.1000 flat
  - (B) No Fee
  - (C) No fee if paid up capital is less than one lakh, else Rs. 1000
  - (D) No fee if working capital or turnover is less than one lakh, else Rs.1000
26. Identify the exact name of act passes to regulate cooperative societies in British India during 1904?
- (A) The Credit Co-Operative Societies Act 1904
  - (B) The British India Co-Operative Societies Act 1904
  - (C) The Co-Operative Societies Act 1904
  - (D) The Co-Operative Credit Societies Act 1904

27. As per Cooperative Societies Act 1912, if a dispute arises on the status of a person to be admitted as member, such as agriculturists or not, etc, who take the decision which is treated as final?
- (A) Revenue head of the respective Village
  - (B) The Registrar
  - (C) Board of Directors/Management Committee of the Society
  - (D) Chief Executive of that Society
28. On transfer of cooperation as a provincial subject, in British India, which of the following province passed its own cooperative societies act at first?
- (A) Bombay Province
  - (B) Bengal Province
  - (C) Central Province
  - (D) Madras Province
29. 'SURABHI' is related to which of the following?
- (A) Handicrafts
  - (B) Girijan Society
  - (C) Handloom
  - (D) Housing
30. Consider the following statements on the Multi-State Co-operative Societies Act, 2002. Identify the **wrong** one :
- (A) This act repealed and replaced the Multi-State Co-operative Societies Act, 1984.
  - (B) Area of operation of a Multi-State Co-operative Society is the area from which the persons are admitted as members
  - (C) The central Government, after hearing, have the power to remove the board of directors
  - (D) It extends to the whole of India except the state of Jammu & Kashmir
31. In general, a Multi-State Co-operative Societies can be categorised into which of the following?
- (A) A federal type of Co-operative Society
  - (B) A unitary type of Co-operative Society
  - (C) A designer Co-operative Society
  - (D) A nationally important Co-operative Society
32. Which of the following can be considered as a designer cooperative society?
- (A) APCOS
  - (B) KERAFED
  - (C) Rubber Mark
  - (D) CAMPCO
33. In which year the International Cooperative Alliance had adopted a revised statement on the Cooperative Identity?
- (A) 1998
  - (B) 1992
  - (C) 1995
  - (D) 1999

34. Which of the following Committee recommended the creation of Multi-purpose Cooperative Society at first?
- The Royal Commission on Agriculture in 1928
  - Working Group on Cooperative Policy 1958
  - All India Rural Credit Survey Committee 1951
  - The Mehta Committee 1937
35. Following statements are on 'Producer Companies'. Identify the **wrong** one :
- It is a company incorporated under relevant Companies Acts
  - Maximum number of members are restricted to hundred
  - It works on Cooperative principles
  - The members are mandatorily primary producers
36. Following statements are on 'Parallel Cooperative Legislations'. Identify the **wrong** one :
- It promote establishment of self-reliant cooperative societies
  - It encourage cooperatives to function as autonomous, democratic and member-controlled institutions
  - Andhra Pradesh is the first state to enact a Parallel Cooperative Legislation
  - Such societies can receive financial assistance from Government only as capital participation
37. Following statements are on Integrated Fisheries Development Projects (IFDP). Identify the **wrong** one :
- It is a project funded by National Cooperative Development Corporation
  - The loan is provided directly to the fishermen by the Matsyafed
  - It was started in the year 1984 for assisting the traditional fishermen
  - The assistance is provided in kind as subsidised loan
38. Following statements are on NAFED. Identify the **wrong** one :
- It is a Multi State Co-operative Society
  - It admit primary marketing/processing societies as its members
  - It is created on the basis of recommendations given by V.L. Mehta Committee of 1959
  - It advance loans to its members and other cooperative institutions on the security of goods
39. The Multi-Unit Cooperative Societies Act was passed in which year?
- |          |          |
|----------|----------|
| (A) 1984 | (B) 2001 |
| (C) 1942 | (D) 1995 |
40. Following statements are on Kerala State Co-operatives Consumers' Federation Ltd. Identify the **wrong** one :
- All district wholesale co-operative consumer stores in Kerala has membership in the Federation
  - State Government can nominate directors to its board
  - All primary consumer cooperative societies are members of the federation
  - It has a pharmaceutical educational institution

41. Which of the following statement is/are correct with regard to the need for correspondent banking?
- (i) To have access to foreign market
  - (ii) To facilitate liquidity management
- (A) Only (i) (B) Only (ii)  
(C) Both (i) and (ii) (D) None of the above
42. Which of the following is not an element for framing KYC norms for a bank.
- (A) Monitoring of Transaction (B) Customer security provisions  
(C) Risk Management (D) Customer Acceptance Policy
43. Which of the following are considered as valid exceptions in the case of pledge by non owner.
- (i) Mercantile agent
  - (ii) A pledger who has only a limited interest in goods
  - (iii) One of the joint owners in sole possession of goods.
- (A) (i) and (ii) only (B) (ii) and (iii) only  
(C) (i) and (iii) only (D) (i), (ii) and (iii)
44. Which among the following banks is not a party to Letter of Credit?
- (A) Refinancing Bank (B) Issuing Bank  
(C) Advising Bank (D) Confirming Bank
45. Which among the following statements are correct with regard to RBI?
- Statement I : Market Stability Scheme is used by RBI to manage surplus liquidity  
Statement II : Open market operation are conducted by RBI by directly undertaking transactions in primary market.
- (A) Statement I only is correct (B) Statement II only is correct  
(C) Both Statements are correct (D) Both Statements are Incorrect
46. Two major schools of thought regarding principles of note issue.
- (A) Currency Principle and Safety Principle
  - (B) Banking Principle and Safety Principle
  - (C) Banking Principle and Currency Principle
  - (D) None of the above



47. Which among the following statement/statements is /are true about RBI?  
 Statement I : RBI was initially privately owned and after nationalisation in 1969 RBI is fully owned by the Government of India.  
 Statement II : Central Office of RBI was initially established in Delhi, and later permanently moved to Mumbai.
- (A) Statement I only is Correct (B) Statement II only is Correct  
 (C) Both statements are Correct (D) Both Statements are Incorrect
48. Which of the following qualitative instruments are used by Reserve Bank of India?  
 (i) Moral Suasion  
 (ii) Direct Action  
 (iii) Publicity
- (A) (i) only (B) (i) and (ii) only  
 (C) (ii) and (iii) only (D) (i), (ii) and (iii)
49. Which among the following are the domestic subsidiaries of State Bank of India?  
 (i) CIBIL  
 (ii) CCIL
- (A) (i) only (B) (ii) only  
 (C) Both (i) and (ii) (D) None of the above
50. Service Area approach is an important development in the area of :  
 (A) People banking (B) Infrastructure financing  
 (C) Urban banking (D) Rural lending
51. The purpose of differential interest rate scheme introduced by public sector bank :  
 (A) Motivate the small-scale entrepreneurs in rural areas  
 (B) Enhance flexibility in lending practices  
 (C) To assist the weakest among the weaker segments of the society  
 (D) None of the above
52. Which among the following statements are true with regard to Regional Rural Banks?  
 Statement I : RRBs aims to provide credit facilities to small and marginal farmers.  
 Statement II : RRBs are sponsored by the state governments.
- (A) Statement I only (B) Statement II only  
 (C) Both statements (D) None of the statements

53. Which of the following recommendation is not involved in Narasimham Committee report on financial system?
- (A) Reduction of statutory pre-emptions
  - (B) Introduction of derivative instruments
  - (C) Deregulation of the interest rate
  - (D) Opening up financial sector to foreign banks
54. Which of the following statements are correct with regard to Local Area Banks?
- Statement I : They are registered as public limited companies under Companies Act.
- Statement II : They will not be eligible for inclusion in the second schedule of the Reserve Bank of India Act.
- (A) Statement I and II
  - (B) Statement I only
  - (C) Statement II only
  - (D) None of the above
55. Payment bank is not permitted for :
- (A) Acceptance of demand Deposit
  - (B) Issuance of Debit Cards
  - (C) Issuance of Credit Cards
  - (D) Payment and remittance services through various channels
56. Which among the districts are considered as Special Focus districts under NABARD's Financial Fund?
- (i) Aspirational districts
  - (ii) LWE districts
  - (iii) Credit deficient districts
- (A) (i), (ii) and (iii)
  - (B) (i) and (ii) only
  - (C) (i) and (iii) only
  - (D) (ii) and (iii) only
57. Which of the following types of financial institutions are excluded from the scope of Banking Regulation Act, 1949?
- (i) Primary Agricultural Credit Society.
  - (ii) Cooperative Land Mortgage Bank.
- (A) (i) only
  - (B) (ii) only
  - (C) (i) and (ii)
  - (D) None of the above

58. As per Banking Regulation Act, 1949, which of the following returns are excluded from submission to RBI on a periodic basis :
- (A) Return of liquid assets and liabilities
  - (B) Weekly Returns
  - (C) Monthly Returns
  - (D) None of the above
59. According to the provisions of the Banking Regulations Act, 1949 which of the following forms of business can be lawfully undertaken by a bank :
- (i) Indemnity and guarantee business
  - (ii) Undertaking and executing trust
- (A) Both (i) and (ii)
  - (B) Neither (i) nor (ii)
  - (C) (i) only
  - (D) (ii) only
60. In which of the following situation/situations high court shall order the compulsory winding of a banking company?
- (i) If the banking company is unable to pay its debts.
  - (ii) If the application for winding up has been submitted by the banking company.
- (A) In (i) only
  - (B) In both situations
  - (C) In (ii) only
  - (D) None of the above
61. When a banker opens an account in favor of a person by accepting some money, he assumes the position of a :
- (A) Debtor
  - (B) Creditor
  - (C) Agent
  - (D) Trustee
62. An authenticated copy of the customer's account in the bank's own book :
- (A) Statement of Accounts
  - (B) Bank passbook
  - (C) Cash Book
  - (D) Cheque Book
63. Loan of a married woman can be recovered only out of :
- (A) Her husband's personal assets
  - (B) Her family's asset
  - (C) Her personal assets
  - (D) All the Above
64. When a person dies without making any will or makes a will but does not mention anyone as executor, the court appoints \_\_\_\_\_ to wind up his estate.
- (A) Executor
  - (B) Administrator
  - (C) Trustee
  - (D) Banker

65. Who is the person who creates a bill of Exchange?  
(A) Drawer (B) Drawee  
(C) Banker (D) Payee
66. A cheque which is overdue is called :  
(A) Stale cheque (B) Post dated cheque  
(C) Ante dated cheque (D) Multi dated cheque
67. Bills to which shipping documents are attached :  
(A) Foreign Bills (B) Documentary Bills  
(C) Time Bills (D) Accommodation Bills
68. In a MICR cheque, the last three numbers in the code line indicates :  
(A) Cheque Number (B) City Code  
(C) Bank Code (D) Branch Code
69. A technique of reducing the flow of cheque is called :  
(A) Cheque truncation (B) Cheque clearance  
(C) Cheque Bouncing (D) None of the above
70. Contributions made towards Atal Pension Yojana are eligible for tax benefits under \_\_\_\_\_ of the Income Tax Act.  
(A) 80 C (B) 80 CCA  
(C) 80 CCD (D) 80 D
71. Which of the following is the one-time settlement scheme launched by IDBI Bank for retail NPAs?  
(A) Sugam Shakti Yojana (B) Sugam Loan Settlement Plan  
(C) Sugam Rinn Bhugtan Yojana (D) Sugam Recovery Yojana
72. Women SHG member appointee as a banking agent is called :  
(A) Bank Mitra (B) Bank Dost  
(C) Bank Sakhi (D) Bank NGO
73. How many characters does IFSC code have :  
(A) 9 (B) 10  
(C) 11 (D) 12

74. Which of the following is the Key feature of a digital Signature which ensure the authenticity of online banking transaction?
- (A) Two factor authentication
  - (B) Public Key Cryptography with a private key held by a customer
  - (C) Encryption of transaction details
  - (D) Use of unique user name and password
75. What is the full form of CBDC?
- (A) Central Bank Deposit Creation
  - (B) Commercial Bank Deposit Creation
  - (C) Central Bank Disinvestment Committee
  - (D) Central Bank Digital Currency
76. \_\_\_\_\_ is an alphanumeric code that uniquely identifies a bank branch participating in any NEFT system.
- (A) IFSC
  - (B) STP
  - (C) SFMS
  - (D) RTGS
77. A loan becomes a NPAs when the interest or principal becomes overdue for a period of :
- (A) 30 days
  - (B) 90 days
  - (C) 180 days
  - (D) 365 days
78. A measure of the amount of a bank Capital Expressed as a percentage of its risk weighted cred exposure :
- (A) Capital Adequacy Ratio
  - (B) Asset Quality Ratio
  - (C) Operational Efficiency Ratio
  - (D) Debt to Capital Ratio
79. Right of a bank to retain the property belonging to the debtor until he has discharged the debt due to the retainer of the property :
- (A) Lien
  - (B) Pledge
  - (C) Mortgage
  - (D) Hypothecation
80. The risk coverage being provided in the Pradhan Manthri Jeevan Jyothi Bima Yojana is :
- (A) 2 lakhs
  - (B) 3 lakhs
  - (C) 4 lakhs
  - (D) 5 lakhs

81. Which of the following best describes the role of the ALU in a CPU?
- (A) Managing memory and storage
  - (B) Performing arithmetic and logical operations
  - (C) Controlling input/output devices
  - (D) Coordinating data transfer between peripherals
82. Which type of memory is non-volatile and used to store firmware in most computers?
- (A) RAM
  - (B) Virtual Memory
  - (C) Cache
  - (D) ROM
83. Supercomputers are characterized by their :
- (A) Ability to perform a few simple tasks very quickly
  - (B) High-speed processing and use in complex scientific calculations
  - (C) Use as personal computing devices
  - (D) Limited memory and storage capacity
84. Which of the following best explains the primary function of system software?
- (A) Managing and coordinating computer hardware resources
  - (B) Performing specific tasks like word processing
  - (C) Providing access to multimedia content
  - (D) Enabling graphic design and video editing
85. How are hexadecimal numbers represented in comparison to binary numbers?
- (A) Each hexadecimal digit corresponds to two binary bits
  - (B) Each hexadecimal digit corresponds to three binary bits
  - (C) Each hexadecimal digit corresponds to four binary bits
  - (D) Each hexadecimal digit corresponds to eight binary bits
86. Which MS Word feature allows the user to apply a uniform look to the document using predefined formatting elements?
- (A) Styles
  - (B) Themes
  - (C) Templates
  - (D) Clip Art
87. What is the purpose of the 'Track Changes' feature in MS Word?
- (A) To automatically save the document
  - (B) To highlight the modifications made by different users
  - (C) To enable auto-correction of text
  - (D) To convert text into speech

88. In a spreadsheet, what is the function of an absolute cell reference in formulas?
- (A) It updates automatically when the formula is copied to another cell
  - (B) It allows referencing cells from different worksheets without linking
  - (C) It applies a predefined set of formatting rules
  - (D) It locks the reference to a specific cell, even when the formula is copied
89. Which feature in a worksheet allows you to keep row and column labels visible while scrolling through a large dataset?
- (A) Freeze Panes
  - (B) Split View
  - (C) Filter
  - (D) Conditional Formatting
90. Which PowerPoint feature allows you to animate the transition between slides for a more dynamic presentation?
- (A) Slide Layout
  - (B) Slide Transitions
  - (C) Slide Design
  - (D) Master Slide
91. Which of the following statements about objects in Object-Oriented Programming (OOP) is true?
- (A) Objects do not have a unique identity
  - (B) An object can have its state changed during runtime
  - (C) Objects are used to define the blueprint of a class
  - (D) Objects in OOP must always inherit from a base class
92. In C++, what happens if an array is declared with a size of 10 and an attempt is made to access the 15<sup>th</sup> element?
- (A) The program will always terminate with an error
  - (B) The behavior is undefined
  - (C) The program will display a default value
  - (D) An exception will be thrown
93. In Visual Basic, which event occurs when a user releases a mouse button over a form?
- (A)MouseDown
  - (B) MouseUp
  - (C) MouseClick
  - (D) MouseEnter

94. What is the output of the following VB.NET code?
- ```
Dim i As Integer = 1
Do Until i > 5
    Console.WriteLine(i)
    i += 2
Loop
```
- (A) 1 2 3 4 5 (B) 1 3 5  
(C) 1 3 (D) Infinite loop
95. In an ER diagram, which symbol represents a 'weak entity'?
- (A) Oval (B) Double rectangle  
(C) Diamond (D) Double oval
96. Which of the following is true about correlated subqueries?
- (A) They execute independently of the outer query  
(B) They execute for every row returned by the outer query  
(C) They do not use any columns from the outer query  
(D) They cannot contain aggregate functions
97. Which SQL join will include all rows from the left table and only the matching rows from the right table?
- (A) INNER JOIN (B) OUTER JOIN  
(C) LEFT JOIN (D) RIGHT JOIN
98. Which of the following is NOT a role of a web server?
- (A) Storing HTML files (B) Processing client-side scripts  
(C) Handling HTTP requests (D) Serving static and dynamic content
99. Which of the following is true about the <iframe> element in HTML?
- (A) It cannot load content from a different domain  
(B) It is used to display a web page within a web page  
(C) It is deprecated in HTML5  
(D) It does not support styling with CSS
100. In JavaScript, which keyword declares a block-scoped variable?
- (A) var (B) let  
(C) const (D) both (B) and (C)



**SPACE FOR ROUGH WORK**

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