

Cooperative Bank Question Paper

1) A Primary Co-operative Society in Kerala not coming under the Banking Regulation Act shall maintain fluid resources to the extent of -----its demand liabilities

- a) 10%
- b) 20%
- c) 100%
- d) none of these

2) Protection to collecting Banker under N.I Act is available only if it is a-----

- a) Bearer cheque
- b) order cheque
- c) order cheque as well as crossed one
- d) none of these

3) All loans can be treated as secured loans if those loans were disbursed against-----.

- a) Personal security
- b) on the security of gold
- d) charge on crop
- d) none of these

4) Documentation means-----

- a) drafting of documents
- b) filing and execution of security document
- c) keeping them safe and legally alive after execution
- d) All of these

5) Industrial development of India was established under the initiative of-----.

- a) SBI

- b) World Bank
- c) RBI
- d) none of these

6) Is it necessary to register equitable mortgage

- a) yes
- b) Not necessary
- c) at certain times
- d) Necessary if the loan amount exceeds Rs.one lakh

7) A depositor can withdraw amount from his SB Account through ----- in a Primary Credit Co-operative Society

- a) Cheque
- b) voucher
- c) Withdrawal slip
- d) none of these

8) Banker should obtain ----- writing if the customers Account is to be operated by another

- a) probate
- b) mandate
- c) pronote
- d) none of the above

9) Cash or other assets continually undergoing conversion into cash is known as-----.

- a) Fixed asset
- b) Statutory asset
- c) floating asset
- d) none of these.

10) Drawer in the case of Demand Draft is-----

- a) Purchaser
- b) Payee
- c) Issuing Banker
- d) none of these

11) RBI's licensing policy for setting new co-operative Urban Banks is based on -----.

- a) Strong start up capital
- b) Corporate Governance
- c) All of these
- d) none of these

12) Banks without any branch is called-----

- a) Federal bank
- b) unit Bank
- c) Apex Bank
- d) none of these

13) Urban co-operative Bank shall maintain SLR at the rate ----- its demand and time liability

- a) 10%
- b) 24%
- c) 25%
- d) 6%

14) Maximum Interest rate on various deposits in a Service Co- operative Bank in Kerala is fixed by -----

- a) Reserve Bank of India
- b) Managing Committee

- c) Registrar of Co-operative Societies
- d) none of these

15. The basis of quantum of mortgaged loan to be sanctioned by the Banker to the borrower is ---

- a) encumbrance certificate
- b) Possession and enjoyment certificate
- c) Valuation certificate
- d) none of the above

16. Essential characteristic of Banking to accept deposits from ----- for the purpose of lending or investment.

- a) members
- b) public
- c) government
- d) none of these

17. ----- is the right of the Banker.

- a) General lien
- b) Moral lien
- c) special lien
- d) none of the above

18. A document is defined in -----

- a) Indian Evidence Act
- b) Negotiable Instrument Act
- c) Indian Stamp Act
- d) none of these

19. Co-operative Bank as per section 5 (c) of Banking Regulation Act Include -----.

- a) Primary Agricultural Credit Society
- b) PCARDB
- c) Urban Co-operative society
- d) none of these

20. ----- maintains currency chest with public Sector Banks

- a) RBI
- b) SBI
- c) State Co-Operative Bank
- d) none of these

21. protest is issued by-----

- a) Borrower
- b) Banker
- c) Notary public
- d) none of these

22. Gilt edged securities include-----

- a) Securities issued by 1st class Magistrate
- b) Government securities
- c) Debentures
- d) none of these

23. Material alteration in a cheque means -----

- a) Alteration from general crossing to special crossing
- b) Negligible alteration
- c) Alteration of amount

d) none of these

24. Responsibility of fixing stamp of proper value to the document is vested with -----

- a) Banker
- b) Executor
- c) Both of them
- d) none of these.

25. Transfer of money, paying telephone bills, and water charges can be done at your home or workplace of a customer is called -----

- a) Telephone banking
- b) ATM service
- c) Internet banking
- d) none of these

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