

സഹകരണ സർവീസ് പരീക്ഷാ ബോർഡ് ക്ലാർക്ക്, സെക്രട്ടറി

DEVIKA COLLEGE – PALAKKAD & THRISSUR

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|--|--|--|--|--|---|
| 1) Overriding commission is generally calculated on
(A) Cash sales only
(B) Total sales exceeding invoice value/cost
(C) Credit sales
(D) None | (C) Added
(D) None
4) Purchase of building form payment through bank account will
(A) Decrease in total liabilities
(B) Increase in total assets
(C) Decrease in total assets
(D) Not affect total assets | (A) One month
(B) Two Months
(C) Three Months
(D) Six Months
8) Notwithstanding anything contained in any law for the time being in force the dispute of a Co-operative societies are to be transferred to be --- & --- for decision -
(A) Registrar and Arbitration court
(B) Registrar and Government
(C) Arbitration Court and High court
(D) Government and High Court | (B) Arbitration Court
(C) High court
(D) Government
11) First Co-operative marketing Society in India was --- in farmer Bombay presidency in 1915 -
(A) Madras
(B) Coimbatore
(C) Hubli
(D) Kumbakonam | 14) Kerala State Co-operative Rubber Marketing Federation (RUBBER-MARK)-
(A) Ernakulum
(B) Thiruvananthapuram
(C) Kozhikkode
(D) Kottayam
15) -----Act as the nodal marketing agency in the Co-operative sector at national level -
(A) NAFED (B) NCCT
(C) NCDC (D) Marketfed | (B) RBI
(C) Planning Commission
(D) NABARD
18) S.D Mishra committee was appointed by -
(A) Govt. of India
(B) RBI
(C) Planning Commission
(D) NABARD
19) Malcom Darling committee appointed by -
(A) Govt. of India
(B) RBI
(C) Planning Commission
(D) NABARD
20) R.N Mirdha committee was appointed by
(A) Govt. of India
(B) RBI
(C) Planning Commission
(D) NABARD
21) Brahma Prakash committee |
| 2) Claim of the retiring partner is payable in the following form
(A) Fully in cash
(B) Fully transferred to loan a/c to be paid on with some interest on it
(C) Partly in cash and partly as loan repayment with agreed interest
(D) Any of the above | 5) Economic life of an enterprise is split into periodic interval as per _____ concept
(A) Materiality (B) Periodicity
(C) Accrual (D) Conservation | (A) Registrar and Arbitration court
(B) Registrar and Government
(C) Arbitration Court and High court
(D) Government and High Court
9) The monetary dispute shall be referred to -
(A) Registrar
(B) Arbitration Court
(C) High court
(D) Government | 12) Birth place of Marketing Co-operatives -
(A) U.S.A
(B) Japan
(C) Sweden
(D) Germany
13) Linking of credit with marketing is an important feature of -
(A) Crop Loan
(B) Kissan Credit Card
(C) SCC
(D) Short term Loans | 16) Who is responsible for the formulation of marketing policy in a country -
(A) Central Bank
(B) Commercial Banks
(C) Central Government
(D) None of these
17) Committee on co-operative credit was appointed by -
(A) Govt. of India | |
| 3) When drawing up a bank reconciliation statement if you start with a debit balance as per the bank statement, the unpresented cheques should be
(A) Not required to be adjusted
(B) Subtracted | 6) Before whom an appeal lies against an award in an arbitration case -
(A) Registrar
(B) Govt.
(C) Co-op. tribunal
(D) High court
7) Election disputes are referred to arbitration court with in --- month from the date of election - | 10) Non-monetary dispute shall be referred to -
(A) Registrar | | | |

- was appointed by –
 (A) Govt. of India
 (B) RBI
 (C) Planning Commission
 (D) NABARD
- 22) Hazari committee was appointed by
 (A) Govt. of India
 (B) RBI
 (C) Planning Commission
 (D) NABARD
- 23) The word Co-operation is derived from the Latin word –
 (A) Co oprari (B) Cooperation
 (C) Co-operate (D) Operari
- 24) Whose famous word is "Find Raif-feisen" –
 (A) Federic Nicholson
 (B) H. Calvert
 (C) Maclagan
 (D) David Ibbertson
- 25) The term ledger is derived from the DUTCH word 'Legger' which means –
 (A) Two sided account

- (B) To fold
 (C) To Lie
 (D) To Draw
- 26) The word ___ means a daily or day book –
 (A) Ledger (B) Trail balance
 (C) Journal (D) Cash Book
- 27) The Kisan Credit Cards Scheme was started by Government of India in consultation with
 A) RBI B) NABARD
 C) RBI and NABARD D) IDBI
- 28) ----- can play a vital role for creation of safety and confidence among cultivators and there by a sustainable development in agricultural sector
 A) Industrial Co-operatives
 B) Agricultural Co-operatives
 C) Marketing Co-operatives
 D) Dairy and Farming Co-operatives
- 29) Demand deposit stands for
 A) The deposit which can be withdrawn at any time and on which no interest is paid
 B) The deposit which can be with-

- drawn after a fixed period of time and on which high interest is paid
 C) The deposit which can be withdrawn to the limited extent in a given period and on which some interest is paid
 D) The deposit which cannot be withdrawn at any time and on which high interest is paid
- 30) ----- raised a serious objection against the theory of credit creation
 A) Dr. Walter Leaf
 B) Prof. Edwin Cannon
 C) Dr. Walter Leaf and Prof. Edwin Cannon
 D) Crowther
- 31) The banking system maxim "Every loan creates a deposit" applies to
 A) Derivative Deposit
 B) Primary Deposits
 C) There is no such maxim
 D) Indigenous Banking
- 32) Apart from 14 nationalized banks, 6 more banks were nationalized in the year

- A) 1982 B) 1980
 C) 1983 D) 1979
- 33) A bill endorsed or delivered to a person subject to the understanding that it will be paid only if certain conditions are fulfilled is called
 A) Escrow
 B) Inchoate Instrument
 C) Ambiguous Instrument
 D) MICR
 E) None of these
- 34) A non-trading Joint Stock Company can draw or accept negotiable instrument if it has been given such power by
 A) Its Articles of Association
 B) Its Memorandum of Association
 C) The companies Act
 D) Negotiable Instrument Act
- 35) When a banker accepts the securities for safe custody, the relationship between a banker and a customer is that of
 A) A Debtor and a Creditor
 B) Lendor and Borrower

- C) Principle and Agent
 D) Trustee and Beneficiary
- 36) The rule framed in the Clayton's case have been incorporated in
 A) The Indian Contract Act
 B) The Banking Regulation Act
 C) The Reserve Bank of India Act
 D) The Negotiable Instrument Act
- 37) The scheme under which the depositor is requires to deposit a fixed amount every month in Bank for a period selected by him is known as
 A) Current deposit scheme
 B) Saving Bank deposit scheme
 C) Recurring deposit scheme
 D) Fixed deposit scheme
- 38) The Banking Ombudsman Scheme, 1995 has been announced by the Reserve Bank of India on
 A) 1-1-95
 B) 14-6-95
 C) 31-3-95
 D) 31-12-95
- 39) With which Brahma Prakash committee is related to

- A) Taxation in Kerala
 B) Planning in Kerala
 C) Agriculture in Kerala
 D) Co-operation in Kerala
- 40) There is one central Co-operative Bank in each –
 (A) District (B) Taluk
 (C) State (D) Two Taluk

ANSWERS

- 1) (B) 2) (D) 3) (C)
 4) (D) 5) (B) 6) (C)
 7) (A) 8) (A) 9) (A)
 10) (B) 11) (C) 12) (A)
 13) (A) 14) (A) 15) (A)
 16) (A) 17) (A) 18) (A)
 19) (A) 20) (A) 21) (C)
 22) (B) 23) (A) 24) (A)
 25) (C) 26) (C) 27) (C)
 28) (B) 29) (A) 30) (C)
 31) (A) 32) (B) 33) (A)
 34) (B) 35) (D) 36) (A)
 37) (C) 38) (B) 39) (D)
 40) (A)