

**KERALA STATE  
CO-OPERATIVE  
BANK (CSEB)  
EXAM**

**DATE:  
14-11-2021**

**QUESTION PAPER**

**CODE - B**

Code No. : 1990/2021

Question Booklet  
Alpha Code

**B**

Time : 2 Hours  
160 questions carrying  
½ mark each

Fill in the blanks in questions 1 to 5 with a word or words from the options under each.

1. \_\_\_\_\_ of what he says is untrue.  
A) Most                      B) Many                      C) Some                      D) Much
2. Every boy and every girl \_\_\_\_\_ present.  
A) are                      B) were                      C) was                      D) have
3. This pen is \_\_\_\_\_.  
A) yours                      B) your's                      C) your                      D) my
4. Which of following pairs of words is incorrect?  
A) Loaf- loaves              B) Calf- Calfs              C) Knife-knives              D) Chief-Chiefs
5. There is no \_\_\_\_\_ college in this town.  
A) Womans'              B) Weman's              C) Woman's              D) Women's
6. I love \_\_\_\_\_ very much.  
A) Keat's poetry              B) Keat's poetries              C) Keats' poetry              D) Keats' poetries
7. In which of the following sentences there is a direct object and an indirect object?  
A) I wrote a letter to the Minister              B) She bought a car for five lakhs rupees  
C) He told us a story              D) We must help the down trodden
8. Identify which one of the following sentences has an adjective clause?  
A) Life is what we make it  
B) He who is afraid to take risks can never do anything great  
C) The milkman came when the sun rose  
D) You may come if you like
9. Which is the indirect form of "Why don't you get vaccinated", the doctor asked me  
A) The doctor asked why I did not get vaccinated  
B) The doctor said why I had not got vaccinated  
C) The doctor asked why didn't I get vaccinated  
D) The doctor asked why you did not get vaccinated
10. Which of the following is the correct passive form of - "Let us have a picnic on Sunday" She said  
A) She is suggesting to let them have a picnic on Sunday  
B) She was suggesting that she should have a picnic on Sunday  
C) She suggested that they should have a picnic on Sunday  
D) She has suggested that they must have a picnic on Sunday

**B**

2

1990/2021

11. Which is the sentence in which present perfect continuous form is used?
- A) She had been waiting for us since 8 O' clock
  - B) We have been to Bombay two weeks ago
  - C) They are all reading the lesson loudly
  - D) I have been waiting for her father in the railway station

In questions 12-14, choose the correct option given under each to fill in the gap wherever necessary.

12. Man does not live \_\_\_\_\_ bread alone.
- A) with
  - B) on
  - C) by
  - D) none of the above
13. He resembles \_\_\_\_\_ his father.
- A) to
  - B) with
  - C) like
  - D) none of the above
14. If you are seriously ill, you will have to go to \_\_\_\_\_ hospital.
- A) the
  - B) a
  - C) an
  - D) none of the above
15. Which of the following sentences is not correct?
- A) Some of the houses are not fit to live
  - B) Some of the water was spilt on the floor
  - C) Half of the apples were bad
  - D) Half of the land was uncultivated
16. Which of the following sentences is / are incorrect? Use the code.
- a) Every men have their own work to do
  - b) Each one of you have to sing a song
  - c) Neither of these books are of any use
- Code :
- A) a) and b)
  - B) a) and c)
  - C) b) and c)
  - D) a), b) and c)
17. Choose the correct sentence :
- A) Many a man feel disappointed because of lack of opportunities
  - B) Many a man feels disappointed because of lack of opportunities
  - C) Many a men feels disappointed because of lack of opportunities
  - D) Many a man do feel disappointed because of lack of opportunities
18. In which of the following sentences, Article is incorrectly used?
- A) The camel is the ship of the desert
  - B) It was really a one man show
  - C) Call the man waiting outside
  - D) The Englishmen love travel
19. Which is the active form of —  
"Many accidents are caused by rash driving"
- A) Rash driving causes many accidents
  - B) Rash driving caused many accidents
  - C) Rash driving cause many accidents
  - D) Rash driving is caused many accidents
20. Identify a complex sentence from among the following :
- A) The sky is blue
  - B) Do as I tell
  - C) We went to madras, got his visa and came back
  - D) I went there and found that he was not there

21. India's first under sea tunnel is being constructed in \_\_\_\_\_ as a part of the coastal road project of the city.
- A) Kolkatta  
B) Mumbai  
C) Goa  
D) Chennai
22. \_\_\_\_\_ is a corporate structure that isolates risky assets held by banks in a separate entity.
- A) ARC  
B) Bad Bank  
C) NARCL  
D) IDRCL
23. Tsunamis are not caused by :
- A) under sea landslides  
B) volcanic eruption  
C) earthquakes  
D) hurricanes
24. \_\_\_\_\_ is the hottest planet in the solar system.
- A) Jupiter  
B) Mars  
C) Venus  
D) Mercury
25. The oldest port of India is :
- A) Kolkatta Port  
B) Mumbai Port  
C) Chennai Port  
D) Vishakapatanam Port
26. \_\_\_\_\_ wins the men's single tennis title at the 2021 U.S open.
- A) Novak Djokovic  
B) Daniil Medvedev  
C) Rafael Nadal  
D) Roger Federer
27. Open market operation is a part of :
- A) Debt policy  
B) Deposit policy  
C) Economic policy  
D) Credit policy
28. The inflation in India is measured on the basis of :
- A) Wholesale Price Index  
B) Retail Price Index  
C) Consumer Price Index  
D) National Income deflation
29. Tadoba National Park is located in :
- A) Maharashtra  
B) Karnataka  
C) Assam  
D) Tamil Nadu
30. The study of surface and physical features of moon is :
- A) Moonology  
B) Selenology  
C) Lunarlogy  
D) Selenography

31. The first president of Indian National congress was :
- A) Annie Besant  
B) Dadabhai Naoroji  
C) George Yule  
D) Sir Womesh Chunder Bannerjee
32. The first coastal police station was started at \_\_\_\_\_ in 2009.
- A) Purakkad  
B) Varkala  
C) Neendakara  
D) Bekal
33. The Trivandrum airport, the first airport in Kerala was established in :
- A) 1942  
B) 1932  
C) 1922  
D) 1912
34. The 47<sup>th</sup> edition of the copa America football championship took place in :
- A) California  
B) Florida  
C) Paris  
D) Brazil
35. The central university of Kerala established under the Central Universities Act 2009 is situated in :
- A) Kazaragod  
B) Kozhikode  
C) Kānnur  
D) Malappuram
36. In 2007 \_\_\_\_\_ led from the front an agitation of landless people to retain the estate land belonging to the Harrisons Malayalan Ltd.
- A) C.K. Janu  
B) Laha Gopalan  
C) M. Geethanandan  
D) Ajaya Kumar
37. Which Indian Airport has launched on 2 Nov. 2020 an onsite Covid - 19 testing laboratory?
- A) Banglore International Airport  
B) Mumbai International Airport  
C) Chennai International Airport  
D) Hyderabad International Airport
38. Indian Army has developed a messaging application named "Secure Application for the Internet (SAI) in :
- A) September 2020  
B) October 2020  
C) November 2019  
D) July 2020
39. \_\_\_\_\_ has become the first state in India to administer first dose of covid vaccine to 100 percent adult population.
- A) Kerala  
B) Karnataka  
C) Himachal Pradesh  
D) Madhya Pradesh
40. Memorandum of understanding was signed between India and \_\_\_\_\_ in July 2018 for promoting bilateral co-operation in the field of Renewable energy.
- A) Baharain  
B) Canada  
C) Japan  
D) Bangladesh

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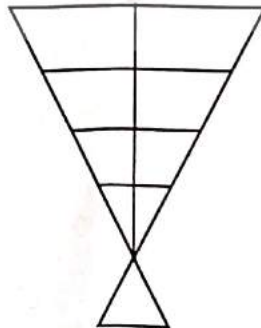


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41. Find the wrong number in the given series  
2, 5, 10, 17, 26, 37, 50, 64  
A) 50                      B) 26                      C) 37                      D) 64
42. Find the odd one  
RUX, JMP, MPT, BEH  
A) RUX                      B) MPT                      C) JMP                      D) BEH
43. Four numbers have been given out of which three are alike in some manner and one is different, select the one that is different :  
A) 138                      B) 183                      C) 172                      D) 156
44. Find the wrong number in the given series  
10, 26, 74, 218, 654, 1946, 5834  
A) 26                      B) 74                      C) 218                      D) 654
45. Complete the series  
1, 2, 5, 14, 41, 122, ?  
A) 185                      B) 289                      C) 225                      D) 365
46. Which is the next in the series given below?  
A, C, F, J, O, U, ?  
A) A                      B) B                      C) C                      D) D
47. Kavya is elder than Veena. Anu is younger than Mittu and Veena is elder than Mittu. Who is eldest?  
A) Anu                      B) Mittu                      C) Kavya                      D) Veena
48. If  $P = 6$ ,  $J = 4$ ,  $L = 8$  and  $M = 24$  then  $M \div L \times J + P = ?$   
A) 16                      B) 0                      C) 36                      D) 18
49. If 'x' means '+', '+' means ' $\div$ ', ' $\div$ ' means ' $\times$ ' and ' $\times$ ' means '-' then  $6 \times 4 - 5 + 2 \div 1 = ?$   
A) 10                      B) 11                      C) 12                      D) 15
50. How many triangles are there in the given figure?



- A) 15                      B) 14                      C) 12                      D) 13

51. If three days after today will be Tuesday, what day was four days before yesterday?  
 A) Tuesday      B) Monday      C) Sunday      D) Friday
52. 15 men can do a work in 24 days, How many person can do the same work in 18 days?  
 A) 20      B) 22      C) 24      D) 21
53. A bridge having a length of 48 m can be constructed by 10 peoples with in 6 days. Find out the length of the bridge constructed by 15 peoples with in 3 days :  
 A) 36 m      B) 28 m      C) 42 m      D) 32 m
54. Find the wrong term in the series  
 196, 169, 144, 121, 100, 80, 64  
 A) 64      B) 80      C) 144      D) 100
55. Rahul walked 100 m facing towards south. From there he turned left and walked 40 meters. There after, he turned to his left, walked 100 meters and stopped. How far and in what direction is Rahul now from his starting point?  
 A) 60 m North      B) 40 m East      C) 40 m South      D) 40 m West
56. Complete the series  
 4131, 1377, 459, 153, ?  
 A) 52      B) 57      C) 53      D) 51
57. A train 200 m long is running at a speed of 72 km/hr. In what time will it pass a bridge 180 m long :  
 A) 19 second      B) 15 second      C) 28 second      D) 12 second
58. SADL : XFZH :: LIOE : ?  
 A) QNKA      B) QCDE      C) QDEF      D) DQFE
59. 3 : 81 :: 9 : ?  
 A) 80      B) 89      C) 729      D) 6561
60. 12 : 8271 :: 15 : ?  
 A) 8274      B) 5733      C) 3820      D) 4562



61. Dr. Wollemborg did for \_\_\_\_\_ what Raiffeisen did for Germany.  
 A) Italy                      B) Denmark                      C) France                      D) Britain
62. One man one vote is the principles of :  
 A) Oligopoly                      B) Monopoly  
 C) Democracy                      D) Capitalism
63. The Co-operative principles were developed in :  
 A) Two stages                      B) Three stages                      C) Four stages                      D) Five stages
64. In which country the Co-Operative Bank known as Banca Popolarie can be found  
 A) Germany                      B) Italy  
 C) Russia                      D) England
65. The apex authority for Co-Operative training :  
 A) NCCT                      B) NCDC  
 C) NCCE                      D) NCUI
66. The Secretary of the State Co-Operative Union shall be appointed by Co-Operative Department not below the rank of :  
 A) Joint Registrar                      B) Joint Director  
 C) Deputy Registrar                      D) Additional Registrar
67. The International Co-Operative Alliance was organised in the year  
 A) 1795                      B) 1895                      C) 1896                      D) 1900
68. Co-Operative week is conducted every year from :  
 A) November 7                      B) November 14                      C) November 20                      D) November 21
69. "Owen did not invent Co-Operative Movement but he was the inspiration of the Co-Operative Movement"  
 Whose statement was this :  
 A) C.R. Fey                      B) Dr. William King                      C) Charles Howorth                      D) Hermen schulz
70. Birth place of F.W. Raiffeisen  
 A) Italy                      B) Germany                      C) Scotland                      D) Britain.
71. The 1<sup>st</sup> Non Agricultural Credit society was established at :  
 A) Agra                      B) Calcutta                      C) Baroda                      D) Madras

72. The first Registrar of Co-Operative Societies in Kerala :  
 A) Narayana Menon B) C. Govinda Pillai C) T.N. Jayachandran D) Sankara Pillai
73. The idea of Co-operative common Wealth was first given by :  
 A) Gadgil B) Robert Owen  
 C) Roach Dale Pioneers D) D.G. Karve
74. The well known co-operator, who was a Mayor in Germany :  
 A) Delitzsch B) Schulze C) Raiffeisen D) Robert Owen
75. Who designed Co-Operative Flag?  
 A) Francis Marris B) E. Fernandas C) Charles Fawriar D) Charles Gide
76. Dairy farm of Europe?  
 A) Germany B) Switzerland C) France D) Denmark
77. The Committee, which prepared the Model Co-Operative Act  
 A) Chodhari Brahmprakash Committee B) Ardhanareeswaran Committee  
 C) V.L. Mehtha Committee D) D.R. Gadgill Committee
78. Who was the founder of the monthly periodical "The Co-Operator"?  
 A) Andrew Regan B) Tony Blair  
 C) William King D) Rev. Henry Duncan
79. In which country "The Ko-Operative Forbundet" (the Central Association of Primary Co-Operative Stores) was established :  
 A) Sweden B) Italy C) Russia D) England
80. When was The Kerala Panchayati Raj Act was enacted?  
 A) 1969 B) 1982 C) 1994 D) 1996
81. The blue colour of co-op. flag denote :  
 A) Courage B) Justice C) Prosperity D) Harmony
82. The basic idea behind Co-Operation is :  
 A) Each for all and all for all B) Each for all and all for each  
 C) Each for himself D) Each for everybody

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83. The first persons to formulate definite practical rules and demonstrate the possibilities Co-operative actions were the:
- A) Robert Owen  
 B) Roch Dale Pioneers  
 C) Dr. Willing King  
 D) Culvert
84. Which was the committee appointed by Government during 1914 to study the drawback of Co-Operation and to submit their recommendation for the smooth functioning of Co-Operatives?
- A) Mclagan Committee  
 B) Rural Credit Survey Committee  
 C) Co-Operative Planning Committee  
 D) Mehtha Committee on Co-Operative Credit
85. In which year the Reserve Bank of India Constituted a Central Committee for Co-operative training
- A) 1948  
 B) 1953  
 C) 1960  
 D) 1969
86. In case of equality of votes the \_\_\_\_\_ shall have and exercise a second vote/Casting vote
- A) President  
 B) Secretary  
 C) Chairman  
 D) Returning Officer
87. The procedure regarding the amendment of byelaws is given under Rule \_\_\_\_\_ of the KCS Act and Rules.
- A) 9  
 B) 11  
 C) 12  
 D) 13
88. The State Co-Operative Election Commission shall be appointed by :
- A) Registrar  
 B) Government  
 C) State Election Commission  
 D) None of these
89. A Co-operative society cannot admit members within \_\_\_\_\_ days before the date of election
- A) 40  
 B) 50  
 C) 60  
 D) 80
90. The Management of State Co-operative Union has a general body and a
- A) President  
 B) General Manager  
 C) Managing Committee  
 D) Manager
91. How many seats are reserved for banking professionals in the Committee of Urban Co-Operative Banks constituted before the commencement of the KCS( Amendment) Act 2010 :
- A) Less than 2  
 B) 3 seats  
 C) 1 seat  
 D) No such reservation
92. On receipt of a resignation of an elected committee member, the President shall place it before the committee of the society within \_\_\_\_\_ days for consideration
- A) 7  
 B) 5  
 C) 15  
 D) No limit

93. When the number of members of a society has been reduced to less than 25, the Registrar shall
- Direct the committee to increase the number of members
  - Order it to be wound up
  - Appoint an Administrator
  - Allow the society to perform as such.
94. The amount in the Provident Fund established by a society shall be
- Deposited in the Financing Bank
  - Part of its assets
  - Liable for attachment
  - Used in the business
95. When did the Kerala Co-Operative Societies Act came into force?
- 12<sup>th</sup> May 1969
  - 15<sup>th</sup> May 1969
  - 12<sup>th</sup> July 1969
  - 15<sup>th</sup> July 1969
96. An apex society, which gets money from the Government under Section 43 of the KCS Act, shall establish a fund to be called
- Principal State Partnership Fund
  - Welfare Fund
  - Reserve Fund
  - Common Good Fund
97. How should an award passed by the Co-Operative Arbitration Court be communicated?
- By Ordinary Post
  - By Registered Post with acknowledgement due
  - In person
  - Through Advocate
98. In case of sale of immovable properties attached by the Sale Officer, the purchaser shall deposit \_\_\_\_\_ % of the price of such properties at the time of conformation of bid in his favour.
- 5%
  - 10%
  - 15%
  - 25%
99. Who shall have the power to fix the Pay Scale of the employees of the Co-Operative Societies?
- Board of Directors
  - State Co-Operative Union
  - Registrar
  - Government
100. Who shall be Returning Officer for the Election of Circle Co-Operative Union?
- Joint Registrar of the District
  - Joint Director of the District
  - Assistant Registrar of the Taluk
  - Assistant Director of the Taluk
101. Audit Certificate issued to the society shall be kept for a period of :
- 3 years
  - 5 years
  - 10 years
  - Permanently
102. Books and Registers of Co-operative societies are maintained as per rule :
- Rule 14
  - Rule 20
  - Rule 29
  - Rule 26



114. Which of the following is not a statutory reserve?  
 A) Common Good Fund  
 B) Co-operative Education Fund  
 C) Reserve Fund  
 D) Member Relief Fund
115. Which of the following is not an element of own fund?  
 A) Paid up share capital  
 B) Surplus of profit  
 C) Deposit  
 D) Reserve fund
116. IRAC Norms means  
 A) Income Recognition and Capital Adequacy Norms  
 B) Income Recognition and Asset Classification Norms  
 C) Income Recognition Asset Classification and Capital Adequacy Norms  
 D) Income Recognition, Asset Classification and Provisioning Norms
117. NPA stands for  
 A) Net Performing Asset  
 B) Non Performing Asset  
 C) Net Payable Asset  
 D) Non Payable Asset
118. If interest accrued on overdue loan is taken to the income head in P & L Account then :  
 A) full provisioning for equivalent amount may be made by charging the profit and loss account  
 B) no provision is required to be made  
 C) 50 percent of such interest income may be provided in the profit and loss account  
 D) 25% of such interest has to be provided by charging the profit and loss account
119. Which of the following is not an asset item?  
 A) Cash and bank balance  
 B) Interest payable  
 C) Loans  
 D) Accumulated losses
120. \_\_\_\_\_ is the rate at which the RBI lends money to commercial banks in the event of any shortfall of funds.  
 A) Bank rate  
 B) Interest rate  
 C) Repo Rate  
 D) Reverse Repo Rate
121. Which of the following is not an earning asset?  
 A) Loans and advances  
 B) Investments  
 C) Claims with other banks  
 D) Cash balance
122. Current assets minus current liabilities is :  
 A) Working capital  
 B) Liquidity  
 C) Solvency  
 D) Over trading

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123. Salary and other payment to staff is :
- A) equity cost  
B) management cost  
C) risk cost  
D) financial cost
124. Debit balance of a profit and loss account is :
- A) Loss  
B) Current asset  
C) Profit  
D) Floating asset
125. DICGC is a wholly owned subsidiary of :
- A) NABARD  
B) RBI  
C) SBI  
D) IDBI
126. The regulatory and supervisory authority of PACS is :
- A) RBI  
B) NABARD  
C) RCS  
D) Co-Operation Secretary
127. An urban Co-operative bank has to maintain \_\_\_\_\_ percent of their net demand and time liabilities as CRR.
- A) 3  
B) 4  
C) 5  
D) 18
128. The main source of profit of an urban Co-operative Bank is
- A) Interest income  
B) Trade income  
C) Miscellaneous income  
D) Locker rent
129. The provision required for a loss asset is :
- A) 10%  
B) 25%  
C) 50%  
D) 100%
130. The main source of funds for the loans and advances of co-operative Agriculture and Rural Development Banks is
- A) Own funds  
B) Deposits  
C) Retained profit  
D) Borrowing from NABARD
131. The custodian of the minutes book of a society is :
- A) Secretary  
B) President  
C) Asst. Registrar  
D) Board
132. Such portion of the reserve fund other funds, paid up share capital, loans and deposits received by a society and debentures issued by a society as have not been invested in buildings and other fixed assets is called
- A) Capital  
B) Working capital  
C) Working fund  
D) Own fund

133. Which of the following is not applicable to loss asset?
- A) time barred decree  
 B) borrower and sureties are declared as insolvent  
 C) Borrower and surety died leaving no tangible assets  
 D) Borrower absconds
134. Assets which can be easily converted into cash within a short period is called :
- A) Current asset  
 B) Fixed asset  
 C) Investments  
 D) Tangible assets
135. Excess of sales over cost of goods sold is :
- A) Net profit  
 B) Gross profit  
 C) Return on assets  
 D) Margin
136. Garnishee order is issued by :
- A) Central Government  
 B) State Government  
 C) Court of law  
 D) RBI
137. For opening a new branch of an urban Co-Operative Bank Sanction of \_\_\_\_\_ is required.
- A) Registrar of Co-operative Societies  
 B) Central Govt.  
 C) State Govt.  
 D) RBI
138. Bankers lien cannot be exercised on :
- A) Cheque for collection  
 B) Bills for collection  
 C) Safe custody of valuables  
 D) Call deposits
139. \_\_\_\_\_ represents the rate at which the Central Bank absorbs liquidity from the banks.
- A) Repo  
 B) CRR  
 C) PLR  
 D) Reverse Repo
140. \_\_\_\_\_ is described as a snap shot of a banks financial position.
- A) P & L A/c  
 B) Balance Sheet  
 C) R & D  
 D) Income Statement
141. Which of the following is the amount owned to a bank that are not going to be received?
- A) NPA  
 B) Out of order accounts  
 C) Overdrawn accounts  
 D) Loss assets
142. How many digits are there in IFS code?
- A) 9  
 B) 10  
 C) 11  
 D) 12

143. Core Banking is a \_\_\_\_\_ branch computerisation model.
- A) Centralised  
B) Decentralised  
C) Unified  
D) ATM
144. If the endorser signs his name only, the endorsement is said to be
- A) endorsement in blank  
B) endorsement in full  
C) conditional endorsement  
D) restricted endorsement
145. Which of the following is not the key element of the KYC policy?
- A) Customer acceptance policy  
B) Customer identification procedure  
C) Monitoring of transactions  
D) None of the above
146. Co-operative banks having total assets of over Rs. 1,000 crores but less than Rs. 2,000 crores as on 31.3.2020 will be required to implement system based asset classification from :
- A) June 30, 2021  
B) September 30, 2021  
C) December 31, 2021  
D) March 31, 2022
147. When a banker accepts valuables and documents from a customer for safe custody, banker customer relationship is
- A) Bailee - Bailor  
B) Pledgee - Pledger  
C) Agent and principal  
D) trustee and beneficiary
148. Money laundering means :
- A) conversion of assets into cash to make them legitimate  
B) conversion of money which is illegally obtained to make them legitimate  
C) conversion of cash into gold to make them legitimate  
D) all of the above
149. FIN-IND was set up by the Government of India in :
- A) 2002  
B) 2004  
C) 2008  
D) 2000
150. The balance in no frills account must not exceed Rs :
- A) 20,000  
B) 25,000  
C) 50,000  
D) 1,00,000
151. A co-operative bank may with the prior approval of the RBI issue by way of \_\_\_\_\_ equity shares or preference shares.
- A) Public issue or Private issue  
B) Public issue  
C) Private issue  
D) Issue to members
152. A drawee in the bill of exchange can also be a :
- A) Creditor  
B) Banker  
C) Payee  
D) All of the above

153. Any loan taken for agricultural purposes or small home business across the rural areas in India is known as :
- A) Micro credit  
B) Rural credit  
C) Small credit  
D) SME credit
154. If a minor draw endorse deliver and negotiates negotiable instruments it finds :
- A) all the parties including the minor  
B) minor only  
C) minor and drawer  
D) all the parties except the minor
155. A deposit is treated as unclaimed matured deposit after a period of :
- A) 2 years after maturity  
B) 5 years after maturity  
C) 10 years after maturity  
D) 12 years after maturity
156. As per section 17 of BR Act a Co-operative Bank has to transfer \_\_\_\_\_ percent of its profit to reserve fund every year.
- A) 10  
B) 15  
C) 20  
D) 25
157. Which among the following deposits allow the depositor to withdraw funds from the account with out notice?
- A) Time  
B) Demand  
C) Term  
D) Fixed
158. In the case of \_\_\_\_\_ possession of the security is practically with the banker.
- A) Hypothecation  
B) Mortgage  
C) Pledge  
D) Hire purchase
159. When was the DICGC established under RBI?
- A) 1975  
B) 1978  
C) 1979  
D) 1981
160. Which among the following services cannot be provided through micro ATMs?
- A) Balance enquiry  
B) Lending loans  
C) Funds transfer  
D) Cash withdrawal