

PROVISIONAL ANSWER KEY

Question 132/2025/OL

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Department Kerala State Co Operative Consumers Federation Ltd

Question1:-It is a system of economic organisation where business and industries are organised and carried on for profit by private organisation with a minimum government interference.

A:-Socialism

B:-Capitalism

C:-Communism

D:-Mixed economy

Correct Answer:- Option-B

Question2:-Distinction of dividend takes place in proportion to share capital in case of

A:-Joint Stock Company

B:-Co-operative Society

C:-Partnership

D:-All of the above

Correct Answer:- Option-A

Question3:-The following are the distinct features of Co-operative Organisation:

- (i) Voluntary Membership, Democratic Management, Service Motive
- (ii) Planning economy, Balanced economic growth, Social ownership of members
- (iii) Consumers co-operative society, Credit co-operative society, Farmers co-operative society

A:-Both (i) and (ii)

B:-Only (ii)

C:-Only (i)

D:-None of the above

Correct Answer:- Option-C

Question4:-It is a concept of society which gives equal rights and opportunities of all individuals without any malpractices and discrimination

A:-Dr Gadgil

B:-Joint Stack Company

C:-Co-operative Common Wealth

D:-Co-operative Enterprises

Correct Answer:- Option-C

Question5:-Which of the following statement is correct about Partnership?

- (i) Voluntary membership between the organisers.
- (ii) It is the result of the agreement between 2 or more persons. The agreement may be written, oral or understanding.
- (iii) High rate of capital formulation.

A:-Both (ii) and (iii)

B:-Only (i)

C:-Only (ii)

D:-All the above

Correct Answer:- Option-C

Question6:-Which of the following is/are most appropriate?

Rochdale Principles (1 stage) includes the following

- (i) Democratic Management
- (ii) Open Membership
- (iii) Unlimited interest on share capital
- (iv) Cash Trading

A:-(i), (ii) and (iii) only

B:-(i), (ii) and (iv) only

C:-(i) and (ii) only

D:-(i), (ii), (iii) and (iv) only

Correct Answer:- Option-B

Question7:-Reformulation of Principles in First stage, The International Co-operative Alliance appointed a sub-committee in the year _____.

A:-1931

B:-1932

C:-1933

D:-1934

Correct Answer:- Option-D

Question8:-Which of the following is/are correct?

The Principles of ICA 1995 includes the following:

- (i) Voluntary and open membership
- (ii) Member's Economic Participation
- (iii) Democratic Member Control
- (iv) Autonomy and Independence

A:-(i), (ii) and (iii) only

B:-(i) and (ii) only

C:-(i), (ii), (iii) and (iv) only

D:-(i) and (iii) only

Correct Answer:- Option-C

Question9:-How many Principles of Cooperation revised by ICA in 1995?

A:-7

B:-8

C:-9

D:-10

Correct Answer:- Option-A

Question10:-Which of the following is correct in connection with Rochdale's of co-operative system?

A:-Farmers

B:-Consumers

C:-Traders

D:-Suppliers

Correct Answer:- Option-B

Question11:-The Kerala Cooperatives Agricultural and Rural Development Bank Ltd. was established in the year _____.

A:-1956

B:-1957

C:-1955

D:-1958

Correct Answer:- Option-A

Question12:-The Kerala State Marketing Federation Ltd. known as MARKETFED became an apex body in the year _____.

A:-1964

B:-1960

C:-1961

D:-1962

Correct Answer:- Option-B

Question13:-MILMA was formed in the year _____.

A:-1981

B:-1982

C:-1980

D:-1983

Correct Answer:- Option-C

Question14:-The Kerala State Cooperatives Consumers Federation Ltd. was registered as apex body in the year _____.

A:-1964

B:-1963

C:-1962

D:-1965

Correct Answer:- Option-D

Question15:-The Kerala State Cooperative Housing Federation Ltd. is also known as _____.

A:-HOUSEFED

B:-HOUSECOP

C:-FEDHOUSE

D:-COPHOUSE

Correct Answer:- Option-A

Question16:-SURABHI was established in the year _____.

A:-1963

B:-1964

C:-1962

D:-1965

Correct Answer:- Option-B

Question17:-CAPEX was started in the year _____.

A:-1981

B:-1982

C:-1984

D:-1985

Correct Answer:- Option-C

Question18:-Who is the President of the General Council of the National Co-operative Development Corporation?

A:-Minister of Agriculture

B:-Minister of Co-operation

C:-Minister of Finance

D:-Minister of Textiles

Correct Answer:- Option-B

Question19:-National Agricultural Co-operative Marketing Federation of India (NAFED) is registered under

A:-Multi State Co-operative Societies Act

B:-Multi Unit Act

C:-Societies Registration Act

D:-Indian Companies Act

Correct Answer:- Option-A

Question20:-Which of the following institution is known as the 'Intellectual Nerve Center' co-operative movement?

A:-National Centre for Co-operative Education

B:-National Council for Co-operative Training

C:-Vaikunth Mehta National Institute of Co-operative Management

D:-National Co-operative Development Corporation

Correct Answer:- Option-C

Question21:-The agricultural credit function of RBI was transferred to

A:-State Bank of India

B:-Regional Rural Banks

C:-National Agricultural Co-operative Marketing Federation

D:-National Bank for Agriculture and Rural Development

Correct Answer:- Option-D

Question22:-Who is the founder and first chairman of National Dairy Development Board (NDDB)?

A:-Dr. Varghese Kurian

B:-Lal Bahadur Shastri

C:-Amritha Patel

D:-A.M. Khusro

Correct Answer:- Option-A

Question23:-The ultimate appointing authority for a Co-operative Society's statutory auditor is

A:-The Board of Directors

B:-The Shareholders of the Society

C:-The State Government

D:-The Registrar of Co-operative Societies

Correct Answer:- Option-D

Question24:-Before dividend declaration the audit of a Co-operative Society confirm the compulsory transfer of net profit to which specific fund?

A:-Sinking Fund

B:-Contingency Fund

C:-Reserve Fund

D:-Dividend Equalization Fund

Correct Answer:- Option-C

Question25:-The statutory audit of a Co-operative Bank should be conducted in compliance with the directions of which regulatory body

A:-SCB

B:-DCB

C:-RBI

D:-SEBI

Correct Answer:- Option-C

Question26:-Most important register to check at the time of mechanical verification of a credit co-operative society

A:-Member's Ledger

B:-The Minutes of Meetings Register

C:-Inventory Register

D:-The Income and Expenditure Account

Correct Answer:- Option-A

Question27:-The prime duty of the auditor of Co-operative Society

A:-Attend general body meetings

B:-Verify the assets and liabilities

C:-Managing the society's investment portfolio

D:-Verify the annual budget

Correct Answer:- Option-B

Question28:-An audit verifying that expenditures bring genuine benefit to the members and that the management has acted prudently

A:-Propriety Audit

B:-Financial Audit

C:-Cost Audit

D:-Statutory Audit

Correct Answer:- Option-A

Question29:-In cooperative management, the challenge of balancing autonomy at the unit level with coordination at a higher level is most acute in which type of structure?

A:-Unitary cooperative

B:-Federal cooperative

C:-Multipurpose cooperative

D:-Multifunctional cooperative

Correct Answer:- Option-B

Question30:-Management complexity increases when a cooperative transforms from a multipurpose model to a multifunctional model because it begins to integrate diverse and interdependent activities across sectors.

Choose the correct answer:

A:-The statement is True, because multifunctional cooperatives handle multiple types of activities requiring coordination across economic functions.

B:-The statement is False, because multifunctional cooperatives are simpler to manage than multipurpose cooperatives.

C:-The statement is True, but the reason is False.

D:-Both the statement and the reason are False.

Correct Answer:- Option-A

Question31:-Assertion (A) : Ethical dimensions in cooperative management focus on fairness, transparency and adherence to cooperative values rather than solely on profitability.

Reason (R) : This is because a cooperative organization is guided by social and moral obligations towards its members and the community, not just by economic objectives.

Codes:

A:-Both (A) and (R) are true and (R) is the correct explanation of (A).

B:-Both (A) and (R) are true, but (R) is *not* the correct explanation of (A).

C:- (A) is true, but (R) is false.

D:- (A) is false, but (R) is true.

Correct Answer:- Option-A

Question32:-A cooperative operating in a large geographical area is more likely to face managerial challenges related to:

A:-Homogeneity of member needs

B:-Easier communication and coordination

C:-Reduced transaction costs

D:-Diversity of interests and difficulty in member participation

Correct Answer:- Option-D

Question33:-Which of the following statements about greenhouse cooperatives is correct?

A:-Greenhouse cooperatives are designed and promoted by government agencies with pre-determined structures.

B:-Greenhouse cooperatives grow organically from grassroots level with minimal external intervention.

C:-Greenhouse cooperatives are primarily focused on horticultural and agricultural produce only.

D:-Greenhouse cooperatives must follow a uniform federal structure across all regions.

Correct Answer:- Option-B

Question34:-Which issue most directly concerns the enterprise dimension of cooperative evaluation?

A:-Member loyalty and participation

B:-Profitability, efficiency and resource utilization

C:-Adherence to cooperative principles

D:-Ethical behaviour and social responsibility

Correct Answer:- Option-B

Question35:-Filing of a petition or representation by the aggrieved, before a higher authority against the order of an authority at the lower level.

A:-power

B:-penalty

C:-appeal

D:-offence

Correct Answer:- Option-C

Question36:-Which is considered as a legal punishment such as imprisonment or a fine for the violation of the provision of an Act?

A:-Penalty

B:-Order

C:-Decree

D:-Execution

Correct Answer:- Option-A

Question37:-Which is considered as the finding or decision of an arbitrator or a person deciding a dispute?

A:-fee

B:-award

C:-honorarium

D:-salary

Correct Answer:- Option-B

Question38:-The headquarters of "The Kerala Co-operative Tribunal"

A:-Kollam

B:-Kasaragod

C:-Kottayam

D:-Thiruvananthapuram

Correct Answer:- Option-D

Question39:-Which among the following are the powers of a co-operative tribunal?

A:-Appeal

B:-Revision

C:-Review

D:-All of the above

Correct Answer:- Option-D

Question40:-Which of the following is not a reserve kept by the co-operative

societies?

A:-Agriculture Credit Stabilization Fund

B:-Dividend Equalisation Fund

C:-Security Premium Reserve

D:-Bad and Doubtful Debt Reserve

Correct Answer:- Option-C

Question41:-The fund established by an apex society from the amount received from government for the purchase of shares is called _____.

A:-Principal State Partnership Fund

B:-Subsidiary State Partnership Fund

C:-Common Good Fund

D:-None of the above

Correct Answer:- Option-A

Question42:-State partnership or partnership of state in the share capital of co-operative society is recommended by which of the following committee?

A:-Mac Lagan Committee

B:-All India Rural Credit Survey Committee

C:-V.L. Mehta Committee

D:-Co-operative Planning Committee

Correct Answer:- Option-B

Question43:-Which of the following statements is true?

(i) The government may subscribe directly to the share of a society with limited liability.

(ii) The sources of funds of co-operative societies include own fund.

(iii) At the time of liquidation of the apex society, the amount in the credit of Principal State Partnership Fund shall be paid to the government.

(iv) The government may advance money to the society for the purchase of shares in other societies with limited liability.

A:-Only (i), (ii) and (iii)

B:-Only (i), (ii) and (iv)

C:-Only (ii), (iii) and (iv)

D:-All the above (i), (ii), (iii) and (iv)

Correct Answer:- Option-D

Question44:-Which of the following sections of the Kerala Co-operative Societies Act, 1969 says about Principal State Partnership Fund?

A:-Section 42

B:-Section 43

C:-Section 44

D:-Section 45

Correct Answer:- Option-C

Question45:-Central Committee for Cooperative Training was formed in 1953 by

A:-RBI and Government of India

B:-Planning Commission and Central Cooperative Board

C:-Ministry of Finance and Planning Commission

D:-Ministry of Agriculture and Planning Commission

Correct Answer:- Option-A

Question46:-The principle of one man one vote as introduced in which Act?

A:-Co-operative Societies Act, 1912

B:-Co-operative Societies Act, 1904

C:-Multi State Cooperative Societies Act, 1984

D:-Co-operative Societies Act, 1902

Correct Answer:- Option-A

Question47:-Which of the following is NOT a characteristic of the Kerala Cooperative Societies Act, 1969?

A:-It provides for democratic control of societies

B:-Open membership

C:-Registrar as head of the cooperative movements

D:-Limited liability

Correct Answer:- Option-B

Question48:-Identify the true statement related to Cooperative Societies Act 1904?

A:-It included provision for central and non-credit societies.

B:-It introduced 'one member, one vote'.

C:-It permitted only the registration of primary credit societies.

D:-It provided for state-level federations.

Correct Answer:- Option-C

Question49:-Which of the following was a feature of the Cooperative Societies Act, 1912?

A:-Allowed registration of non-credit societies

B:-Limited liability of members

C:-Prohibited central societies

D:-Restricted area of operation for urban societies

Correct Answer:- Option-B

Question50:-The maximum rate of dividend on share capital prescribed by Kerala Cooperative Societies Act, 1969?

A:-20%

B:-40%

C:-50%

D:-25%

Correct Answer:- Option-D

Question51:-Which of the following is a *primary function* of a commercial bank?

A:-Providing locker facilities

B:-Accepting deposits

C:-Acting as a trustee

D:-Issuing credit cards

Correct Answer:- Option-B

Question52:-The **Reserve Bank of India (RBI)** was nationalised in which year?

A:-1935

B:-1947

C:-1949

D:-1951

Correct Answer:- Option-C

Question53:-The **Basic Savings Bank Deposit Account (BSBDA)** is primarily introduced to:

A:-Provide high-interest rates to corporate customers

B:-Encourage savings among the economically weaker sections

C:-Facilitate interbank borrowing

D:-Replace fixed deposit accounts

Correct Answer:- Option-B

Question54:-When the RBI conducts **Open Market Operations (OMO)**, it involves:

A:-Buying and selling of government securities in the open market

B:-Fixing the minimum reserve requirements for banks

C:-Changing the statutory liquidity ratio

D:-Issuing treasury bills for the central government

Correct Answer:- Option-A

Question55:-In credit creation, when banks lend money, it leads to:

A:-A reduction in the money supply

B:-Destruction of deposits

C:-Multiple expansion of deposits

D:-Conversion of fixed assets into cash

Correct Answer:- Option-C

Question56:-The **RBI acts as a banker to the Government** by performing which of the following functions?

A:-Collecting direct taxes on behalf of the government

B:-Accepting public deposits for investment

C:-Managing public debt and issuing new loans

D:-Supervising cooperative societies

Correct Answer:- Option-C

Question57:-In the *process of credit contraction*, which of the following actions primarily leads to a decrease in money supply?

A:-Increase in primary deposits

B:-Withdrawal of cash from the banking system

C:-Issuance of new loans

D:-Reduction of the Cash Reserve Ratio (CRR)

Correct Answer:- Option-B

Question58:-Which of the following best explains **Moral Suasion** as a qualitative method of credit control?

A:-Directly altering interest rates to influence lending

B:-Persuading commercial banks to follow central bank directives through moral appeal rather than legal force

C:-Setting margin requirements on securities lending

D:-Changing the cash reserve ratio to manage liquidity

Correct Answer:- Option-B

Question59:-What was the primary aim of establishing the National Credit Council (NCC) in 1968?

A:-To regulate the banking sector and prevent money laundering

B:-To provide credit to priority sectors such as agriculture and small-scale industries

C:-To coordinate the activities of commercial banks and ensure adequate credit flow to key sectors

D:-To nationalize the commercial banks

Correct Answer:- Option-C

Question60:-The main objective of the Lead Bank Scheme introduced in 1969?

A:-To identify and punish banks that were not meeting their social objectives

B:-To provide a framework for banks to expand their branch network

C:-To allocate specific districts to each public sector bank for intensive banking development

D:-To create a competitive environment among banks

Correct Answer:- Option-C

Question61:-Which of the following statements is true about Differential Rate of Interest (DRI) scheme to promote financial inclusion?

A:-By providing loans at a lower interest rate to priority sector borrowers and aiming to reduce the burden of high interest rates on poor borrowers.

B:-By providing loans at a higher interest rate to non-priority sector borrowers and aiming to increase the profitability of banks.

C:-By providing loans at a uniform interest rate to all borrowers and aiming to simplify the lending process.

D:-By providing loans only to borrowers who have a good credit history and aiming to reduce the risk of default.

Correct Answer:- Option-A

Question62:-Current number of Regional Rural Banks (RRBs) in India

A:-56

B:-64

C:-72

D:-28

Correct Answer:- Option-D

Question63:-The minimum capital requirement for Small Finance Banks (SFBs) in India

A:-Rs. 100 crore

B:-Rs. 200 crore

C:-Rs. 500 crore

D:-Rs. 1,000 crore

Correct Answer:- Option-B

Question64:-Which of the following is a key initiative of NABARD for financial inclusion?

A:-Pradhan Mantri Jan Dhan Yojana (PMJDY)

B:-Swarnjayanti Gram Swarozgar Yojana (SGSY)

C:-Kisan Credit Card (KCC) Scheme

D:-Microfinance programme

Correct Answer:- Option-D

Question65:-The primary recommendation of the Narasimham Committee (1991) regarding the banking sector in India and how did it aim to improve the efficiency of banks?

A:-To increase the number of public sector banks and reduce the role of private sector banks.

B:-To introduce prudential norms and capital adequacy requirements to improve the financial stability of banks.

C:-To reduce the role of the Reserve Bank of India (RBI) in regulating the banking sector.

D:-To increase the interest rates on deposits and loans to improve the profitability of banks.

Correct Answer:- Option-B

Question66:-Which of the following is a benefit of the Business Correspondent (BC) model for financial inclusion?

A:-It increases the cost of providing banking services to the rural population.

B:-It reduces the number of bank branches in rural areas.

C:-It provides banking services to the rural population through low-cost and efficient channels.

D:-It increases the interest rates on deposits and loans.

Correct Answer:- Option-C

Question67:-Under the Banking Regulation Act, 1949, which of the following businesses is **prohibited** for a banking company?

A:-Dealing in bills of exchange

B:-Borrowing money from the public

C:-Trading in goods for profit

D:-Granting loans to customers

Correct Answer:- Option-C

Question68:-Which of the following correctly defines **Demand and Time Liabilities (DTL)**?

A:-Liabilities payable only after one year

B:-Liabilities representing bank's investment in government securities

C:-Liabilities payable on demand and after a certain period

D:-Liabilities representing bank's own capital reserves

Correct Answer:- Option-C

Question69:-The **restriction on voting rights of shareholders** in a banking company is imposed to:

A:-Prevent monopolization of control in management

B:-Increase participation of depositors

C:-Allow RBI to appoint board members

D:-Ensure profit maximization

Correct Answer:- Option-A

Question70:-The **power of inspection** of banking companies under the Banking Regulation Act is primarily vested in:

A:-Ministry of Finance

B:-Reserve Bank of India

C:-Registrar of Companies

D:-Comptroller and Auditor General

Correct Answer:- Option-B

Question71:-The **relationship between banker and customer** in respect of a

deposit account is primarily that of:

A:-Trustee and Beneficiary

B:-Principal and Agent

C:-Debtor and Creditor

D:-Bailor and Bailee

Correct Answer:- Option-C

Question72:-A **Garnishee Order** is issued to a bank to:

A:-Stop payment of a particular cheque

B:-Freeze the customer's account for recovery of debt

C:-Authorize a customer to withdraw excess funds

D:-Allow the bank to set off mutual debts

Correct Answer:- Option-B

Question73:-The **right of set-off** allows a banker to:

A:-Combine all customer accounts and transfer balances

B:-Adjust a customer's debit balance in one account with the credit balance in another account

C:-Transfer funds from one bank to another

D:-Block withdrawals in case of suspicion

Correct Answer:- Option-B

Question74:-Under the Banking Ombudsman Scheme, the Ombudsman can entertain complaints relating to:

A:-Breach of confidentiality by the customer

B:-Non-adherence to fair banking practices

C:-Failure to pay income tax by the customer

D:-Issues related to internal management of banks

Correct Answer:- Option-B

Question75:-Which of the following is *not* a negotiable instrument under the Negotiable Instruments Act, 1881?

A:-Bill of Exchange

B:-Cheque

C:-Promissory Note

D:-Postal Order

Correct Answer:- Option-D

Question76:-Which of the following is *not* a type of endorsement?

A:-Blank endorsement

B:-Full endorsement

C:-Reverse endorsement

D:-Conditional endorsement

Correct Answer:- Option-C

Question77:-The purpose of crossing a cheque is to _____.

A:-Make it payable in cash

B:-Make it payable only through a bank

C:-Cancel the cheque

D:-Avoid signature verification

Correct Answer:- Option-B

Question78:-In a contract of guarantee, there are _____ parties.

A:-Two

B:-Three

C:-Four

D:-Five

Correct Answer:- Option-B

Question79:-The apex institution for agricultural and rural development in India is _____.

A:-NABARD

B:-SIDBI

C:-EXIM Bank

D:-IFCI

Correct Answer:- Option-A

Question80:-Which of the following is *not* included in the priority sector?

A:-Agriculture

B:-Micro, Small and Medium Enterprises (MSME)

C:-Real Estate Development

D:-Education Loans

Correct Answer:- Option-C

Question81:-The Kisan Credit Card Scheme was introduced in the year _____.

A:-1998

B:-2001

C:-1995

D:-2003

Correct Answer:- Option-A

Question82:-NABARD's headquarters is located at _____.

A:-Mumbai

B:-New Delhi

C:-Hyderabad

D:-Pune

Correct Answer:- Option-A

Question83:-Which of the following payment systems in India enables instant interbank fund transfer available 24×7?

A:-NEFT

B:-RTGS

C:-IMPS

D:-ECS

Correct Answer:- Option-C

Question84:-Which international payment system enables cross-border transactions?

A:-SWIFT

B:-NEFT

C:-RTGS

D:-IMPS

Correct Answer:- Option-A

Question85:-What is the purpose of a digital wallet?

A:-To store cash

B:-To store payment cards

C:-To make online transactions

D:-To authenticate transactions

Correct Answer:- Option-B

Question86:-What is the purpose of a digital signature certificate?

A:-To authenticate transactions

B:-To verify identity

C:-To secure online transactions

D:-To encrypt data

Correct Answer:- Option-B

Question87:-Which scheme provides pension benefits to subscribers?

A:-Pradhan Mantri Suraksha Bima Yojana (PMSBY)

B:-Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

C:-Atal Pension Yojana (APY)

D:-National Pension System (NPS)

Correct Answer:- Option-C

Question88:-Which of the following is a type of capital included in Tier 1 capital?

- A:-Paid-up capital
- B:-Hybrid debt capital
- C:-Subordinated debt
- D:-Revaluation reserves

Correct Answer:- Option-A

Question89:-What is the purpose of the CAMELS rating system?

- A:-To evaluate creditworthiness
- B:-To assess capital adequacy
- C:-To evaluate overall health and stability
- D:-To determine loan interest rates

Correct Answer:- Option-C

Question90:-What is the benefit of the Atal Pension Yojana (APY)?

- A:-Guaranteed pension
- B:-Life cover
- C:-Health insurance
- D:-Tax benefits

Correct Answer:- Option-A

Question91:-Which HTML attribute is used to display a "tooltip" when the mouse hovers over an element?

- A:-title
- B:-alt
- C:-hover
- D:-tip

Correct Answer:- Option-A

Question92:-Select the valid URL from below:

- A:-https://user:pass@subdomain.example.com:443/index.html
- B:-https:/user:pass@subdomain.example.com:443/index.html
- C:-https://user:pass@subdomain.example.com::443/index.html
- D:-https:///user:pass@subdomain.example.com:443//index.html

Correct Answer:- Option-A

Question93:-Which section of the Information Technology Act, 2000, specifically deals with the power of the government to intercept, monitor or decrypt information in the interest of national security, public order and sovereignty of India?

- A:-Section 67
- B:-Section 68
- C:-Section 69

D:-Section 70

Correct Answer:- Option-C

Question94:-What is the main difference between a hub and a switch?

A:-Hub stores data, switch does not store data

B:-Hub forwards data to all devices, switch sends data only to the target device

C:-Switch is slower than a hub

D:-Switch broadcasts data to all devices

Correct Answer:- Option-B

Question95:-If you enter =B1*C\$1 into cell B2 in Microsoft Excel and then copy the formula to cell C3, then what will be the formula in cell C3?

A:-=C2*D\$2

B:-=C2*C\$2

C:-=C3*D\$1

D:-=C2*D\$1

Correct Answer:- Option-D

Question96:-Which of the following accurately describes the role of the Master Boot Record (MBR) in a traditional BIOS-based system?

A:-It contains the operating system kernel

B:-It stores the CMOS configuration

C:-It contains the first-stage bootloader and partition table

D:-It manages RAM allocation

Correct Answer:- Option-C

Question97:-Which of the following best describes "cyber extortion"?

A:-Hijacking a system and releasing data without consent

B:-Unauthorized access to an account to monitor emails

C:-Threatening to release or block data unless a payment is made

D:-Installing ransomware without executing it

Correct Answer:- Option-C

Question98:-In the context of cybercrime, what does DDoS stand for?

A:-Distributed Denial of Service

B:-Digital Data overload System

C:-Direct Denial of Service

D:-Data Distribution Operating System

Correct Answer:- Option-A

Question99:-What part of the Operating System manages CPU scheduling?

A:-File System

B:-Kernel

C:-Driver

D:-GUI

Correct Answer:- Option-B

Question100:-Which output device directly uses electrostatic charges to produce physical output?

A:-Dot matrix printer

B:-Laser printer

C:-Inkjet printer

D:-Thermal printer

Correct Answer:- Option-B