





a)Market-skimming      b) Value-based      c)Market-penetration      d) Leader

**18.**A change in an individual's behavior prompted by information and experience refers to which one of the following concept.

a) Learning      b) Role selection      c) Perception      d) Motivation

**19.**Anything that can be offered to a market for attention, acquisition, use, or consumption that might satisfy a want or need is called a(n):

a) idea      b) demand      c) product      d) service

**20.**The act of trading a desired product or service to receive something of value in return is known as which key concept in marketing?

a) product      b) exchange      c) production      d) customer

**21.**In marketing theory, every contribution from the supply chain adds \_\_\_\_\_ to the product.

a) value      b) costs      c) convenience      d) ingredients

**22.**Which of the following is NOT considered a type of reseller?

a) wholesaler      b) retailer      c) manufacturer      d) distributor

**23.**The most basic level of a product is called the:

a) core product      b) central product      c) fundamental product      d) augmented product

**24.**What is the last stage of the consumer decision process?

a) problem recognition      b) post purchase behavior  
c) alternative evaluation      d)purchase

**25.** Adding new features to a product is advocated by which of the approaches?

a)Product Approach      b)Production Approach  
c)Marketing Approach      d) Selling Approach

**26.**Parents buy toys for their children act as \_\_\_\_\_ in the buying process.

a)Decider      b) Buyer      c) Maintainer      d) All of the above

**27.** Good marketing is no accident, but a result of careful planning and \_\_\_\_\_.

a) execution      b) selling      d) strategies      d) research

**28.** Marketers often use the term \_\_\_\_\_ to cover various groupings of customers.

a) people      b) buying power      c) demographic segment      d) market

**29.** Bread and milk are which kind of products?

a) Specialty Products      b) Convenience products  
c) Shopping products      d) Unsought products

**30.** A cluster of complementary goods and services across diverse set of industries is called as \_\_\_\_\_

a) Market place      b) Meta market      c) Market space      d) Resource Market

**31.** The sanction obtained to commence a chit as per section 4 (subsection 1) for CFA 1982 will expire in ----- unless it is further extended.

a) 3 months      b) 6 months      c) 12 months      d) none of these

**32.** The qualifications to be appointed as a Registrar's nominee as per Rule 50 under KCFR 2012 are a degree in law from a university recognised by Government of Kerala and holds office as ----- in the Registration Department.

a) A Deputy Registrar  
b) A District Registrar  
c) A Sub Registrar  
d) Any one of the above

**33.** The rate of interest for defaulted subscription by a non prized subscriber as been revised with effect from-----

a) 01-01-2013      b) 02-01-2013      c) 01-04-2013      d) 02-04-2013

**34.** The Kerala Chitties Act 1975 had been repealed by section ----- of CFA 1982.

a) 90      b) 90(1)      c) 90(2)      d) 91

**35.** As per section 30(3) of CFA 1982 stipulates that the contribution of defaulting subscriber who has not been substituted, shall be paid to him within ----- days of termination of chit.

a) 15      b) 21      c) 30      d) none of these



a) XV                                      b) XX                                      c) XXV                                      d) XXVIII

**45.**As per Rule 38 of KCFR 2012, the final orders passed by the----- shall be conclusive evidence of the several claims to be met out of the chit assets.

a) Registrar                              b) Government                              c) Foreman                              d) none of these

**46.** Maximum period of repayment of KPL is ----- for public upto an amount of Rs.25000/-

a)24 months                              b) 36 months                              c) 48 months                              d) 60 months

**47.**The maximum loan amount of Mangalya Loan has been revised to Rs. 250000/- on the condition that the amount will be limited to 10 times the-----

a) Basic Pay                              b) Basic Pay+DA                              c)Gross Salary                              d) Net Salary

**48.** Educational Allowance for a sum of Rs. ----- per month will be allowed to the parents of physically/mentally challenged children as per our new settlement due on 01-08-2012

a) 400/-                                      b) 450/-                                      c) 500/-                                      d) 550/-

**49.** The minimum period of service required for the eligibility of Employees House Loan will be -----years.

a) 3    b) 4    c) 5    d) 6

**50.** The maximum repayment period of loan for the Renovation/Extension of existing house is ----- years.

a) 7    b) 10    c) 15    d) 20

**51.** Maximum cost per sq. feet of flat for valuation purpose under KSFE Housing Loan Scheme is Rs.-----

a) 2500/-                                      b) 3000/-                                      c)3500/-                                      d) 4000/-

**52.**The additional manager in the super branches can exercise upto the limit of ---- of the sanctioning power of the concerned unit head.

a) 25%    b) 50%    c) 60%    d) 75%

**53.**The gross chitty business to be done by KSFE during current financial year 2016-17 is---- crores.

a) 400    b) 410    c)425    d) 440

**54.** On chitty related income the service tax rate after abatement will be ----- with effect

from 01-06-2016.

- a) 10.50%                      b) 14%                      c) 14.5%                      d) 15%

**55.**The rate of interest of fixed deposits for KSFE employees with effect from 07-07-2016 is-----

- a) 7.50%                      b) 8%                      c) 8.75%                      d) 9.25%

**56.**The Government of Kerala have introduced an online system called SPARK, a software for online processing of salary recovery of Government Employees from ---- onwards.

- a) May 2016                      b) June 2016                      c) July 2016                      d) August 2016

**57.**As per our internal campaign IDLI-2016, D stands for-----

- a) Department                      b)Data                      c) Duty                      d) Drive

**58.**A prized subscriber meets with unfortunate death shall be eligible for waivedr of his future liability subject to maximum of Rs. 2 lakhs upto----- of the registration of the concerned chitty.

- a)6 months                      b) 1 year                      c) 18 months                      d) 2 years

**59.**The remuneration of office attendent engaged on daily wage basis is Rs.-----

- a)600/-                      b) 625/-                      c) 650/-                      d) 675/-

**60.**All cheques shall be normally cleared within ----- from the date of deposit of cheques to the bank.

- a) 3 working days                      b) 3 Bank working days  
c) 7 Bank working days                      d) 7 working days

**61.**The responsibility of the custody of property documents is vested with-----

- a) Branch Manager only  
b) Branch Manager and Assistant manager in charge of payment  
c) Branch managaer and Assistant in charge of payment  
d) Assistant Manager in charge of payment only

**62.**In view of ONAM 2016, festival allowance to Retired employees is Rs.-----

- a) 2400/-                      b) 2500/-                      c) 3000/-                      d) 4000/-

**63.** The rate per kg. of disposal of old out-dated Waste ledger/ledger papers is Rs.-----

- a) 6/-                      b) 6.5/-                      c) 7/-                      d) 7.5/-

**64.** Furnishing and uploading false information on the website of Investor Education and Protection Fund is liable for punishment as per section ----- of Companies Act 1956.

- a) 629 A                      b) 692 A                      c) 629 B                      d) 692 B

**65.** Amount of appraiser charges per packet is 0.2% of loan amount/security amount subject to minimum of Rs.----- and maximum of Rs. 200/-.

- a) 20/-                      b) 50/-                      c) 100/-                      d) Nil

**66.** Which of the following officer is assigned with the charge of Company Secretary.

- a) Prasad. S (2055), DGM  
b) Madhu Mohan C. K (2126), Chief Manager HG  
c) Manoj Kumar V.R (4305), Chief Manager HG  
d) Somanathan A.N (784), Chief Manager HG

**67.** Admission of Mortgage by Mortgagers under property security is in the form-----

- a) Prop: 4                      b) Prop: 5                      c) Prop: 6                      d) Prop: 7

**68.** Concerned branches may incur an amount of Rs.----- to conduct the prize distribution function in connection with BSC 2015 draw winners.

- a) 5000/-                      b) 7500/-                      c) 10000/-                      d) 15000/-

**69.** Based on the amendments in the Finance Act 2016, all branches are directed to deduct tax at source on Agency/ Door Collection commission paid to agents at the revised rate of 5% with effect from -----

- a) 01-04-2016                      b) 01-05-2016                      c) 01-06-2016                      d) 01-07-2016

**70.** As on 31-03-2016, the outstanding amount of Gold loan in KSFE is -----crores

- a) 742.64                      b) 742.46                      c) 820.23                      d) 802.23

**71.** The ----- of business letter is called layout.

- a) Body                      b) content                      c) pattern                      d) All of the above



72. Goals helps us to-----

- a) Communicate      b) Success      c) Work      d) Motivate

73. A satisfied employee will be a -----

- a) Motivator to others      b) Manager      c) High performer      d) Team Leader

74. Every individual is -----by their personality.

- a) Intellectual      b) Specific      c) Systematic      d) Unique

75. 'Job loading' means -----

- a) Shifting of an employee from one job to another  
b) Deliberate upgrading of responsibility, scope and challenge  
c) Making the job more interesting  
d) None of the above

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