

MODEL QUESTIONS BASED ON CIRCULARS (UPDATED)

1. All persons who attain the age of ----- years on the date of deposit will be considered as senior citizens for giving higher rate of interest on deposits.

- a) 55 b) 56. c) 58 d) 60

2. Rate of interest to the deposits made from the proceeds of Educare Chitty is----- more than the rate applicable to CSDT

- a) 0.25% b) 0.5%. c) 0.75% d) 1%

3. Interest on deposits given to the retired KSFE employees is

- a) 8% b) 8.75% c) 9.25%. d) 9.50%

4. The aided school teachers who were appointed up to ----- and included in the "Teachers Bank" as per Government Order G.O (P) No. 199/2011/G.Edn dated 01.10.2011 and are in service as on date, can be accepted as sureties / guarantors in our various schemes under Salary Recovery Enforceable Group (SREG).

- a) 31-03-2011. b) 01-10-2011 c) 14-07-1997 d) 14-07-2011

5) The maximum amount of liability that can be charged on a single property is ----

- a) 1 crores b) 1.5 crores c) 2 crores. d) 2.5 crores

6) The Companies Act, 2013 passed by the Parliament has received the assent of the President of India on 29th August, 2013 and came into force from

- a) 29-08-2013 b) 01-09-2013 c) 01-01-2014 d) 01-04-2014.

7) The Corporate Identity Number of KSFE is

- a) CIN: U65923KL1969SGC002249.
b) CIN: U65923KL1969SGC002250
c) CIN: U65923KL1969SGC002259
d) CIN: U65923KL1969SGC003265

8) All branches are directed to send the reports regarding Right to Services Act, 2012 monthly to respective regions on ----- day of every month

- a) 5th b) 7th c) 15th d) last day.

9) Investor Education and Protection Fund Rules, 2012 come into force on with effect from

- a) 01-04-2012 b) 20-04-2012 c) 01-05-2012 d) 20-05-2012.

10) The remuneration given to office attendant engaged on daily wage basis w.e.f. 01-10-2016 is

- a) Rs. 600/- b) Rs. 650/- c) Rs. 675/- d) Rs. 700/-

11) Branches are to pay the annual subscription amount of Rs. ---- as a single bill on the basis of bill raised by Rashtra Deepika Ltd from March 2015 onwards.

- a) 180/- b) 360/- c) 390/- d) 480/-

12) The maximum limit of advance under KSFE house loan scheme is-----

- a) 40 lakhs b) 50 lakhs c) 75 lakhs. d) 1 crore

13) It has been decided to disburse a sum of Rs. ----- per person during Onam 2016 to the surviving retired employees of the Company.

- a) 1800/- b) 2000/- c) 2400/- d) 2500/-.

14) The maximum limit of monthly appraiser fee (including appraiser charges on gold security) is

- a) 18000/- b) 20000/- c) 22500/- d) 25000/-.

15) Limit of payment of single bill by cash under imprest system for major branch is----

- a) 300/- b) 400/- c) 600/- d) 1000/-

16) Branches have to file the Receipts and Expenditure a/c and statement showing Assets and Liabilities of individual chits registered under CFA 1982 within a period of --- months from the date of termination of the chit when the duration of the chit does not exceed one year

- a) 1 b) 2. c) 3 d) 6

17) Company Secretary is herewith re-designated as -----of the Secretarial Department and also as Assistant Public Information Officer for Head Office under Right to Information Act.

- Public Information Officer.
- State Assistant Public Information Officer
- Assistant Public Information Officer
- State Public Information Officer

18) Branches, Regional Offices and SDT Offices who pay to the vehicle owners in connection with the hiring of Motor vehicles, especially for the follow up and collection of default are requested to remit 12.36% of Service Tax on ----- of charge given

- a) 10% b) 20% c) 30% d) 40%.

19) Limit the total of Processing Charge and Administrative charge for NHFS at 1 % of the loan amount sanctioned subject to a maximum of -----

- a) Rs. 5000/- b) Rs. 10000/- c) Rs. 15000/- d) Rs. 25000/-

20) Security deposit of canvassing agent be enhanced to Rs. -----from existing Rs. 1000/- as per cir no. 71/2013

- a) 2000/- b) 3000/- c) 4000/- d) 5000/-.

21) As per cir no 1/2012, the Assistant manager in the audit team has been re-designated as

- A) Inspecting Assistant b) Audit Assistant
c) Assistant inspecting officer. d) Assistant Auditing Officer

22) The special package tariff plan for our company mobile phones BSNL CUG Cellular connections, the expansion of CUG is

- a) Closed User Group. b) Closed Utility Group
c) Closed Unlimited Group d) Company User Group

23) Cash payment is strictly restricted for the advances of Gold Loan up to Rs. ----

- a) 20000/- b) 3 lakhs. c) 10 lakhs d) 25 lakhs

24) Gold Loan up to Rs. ---- will have to be sanctioned only by Branch Managers

- a) 3 lakhs b) 5 lakhs c) 10 lakhs. d) 25 lakhs

25) The revised limit of single surety in which subscriber/loanee not an employee is

- a) 1.5 lakhs b) 2 lakhs c) 3 lakhs. d) 4 lakhs

26) As per our transfer norms for officers of the company, the terminology TERM is a period of

- a) 3 years. b) 9 years c) 2 years d) 1 year

27) Rent of safe deposit locker for a chitty subscriber is

- a) Rs. 800/- only b) Rs.800/-+ser tax c) Rs.700/-+ser tax. d) Rs. 700/- only

28) Maximum age of the loanee at the end of the termination of KSFE house loan is----

- a) 65 years b) 70 years. c) 85 years d) 90 years

29) As per RIA Act 2005, at HO level --- is designated as Assistant Public Information Officer

- a) Company Secretary. b) PA to MD c) MD d) Gen.Man (Fin)

30) Scholarship to the children/spouse of company employees for higher education above secondary level who have passed the basic qualifying exam with --- marks are eligible

- a) 50% b) 60%. c) 80% d) 90%

31) Advertisement expenses for the branches having annual chitty business below Rs. 50 lakhs under Ponnona Chittikal 2016

- a) 20000/- b) 25000/- . c) 30000/- d) 35000/-

- 32) Group Personal Accident Insurance Scheme with effect from 1/1/2012 is
- a) Annual Premium Rs. 200/- inclusive of ser tax for assured sum 8 lakhs .
 - b) Annual Premium Rs. 100/- inclusive of ser tax for assured sum 8 lakhs
 - c) Annual Premium Rs. 200/- for assured sum 8 lakhs
 - d) Annual Premium Rs. 100/- for assured sum 10 lakhs
- 33) Updation of the chitty by the same subscriber is called----
- a) Substitution
 - b) revival.
 - c) Both a & b
 - d) none of these
- 34) Refund application of Service Tax is
- a) ST-3
 - b) GAR-7
 - c) Form R.
 - d) none of these
- 35) Daily wages paid to PTS on temporary duty is Rs. ---
- a) 70/-
 - b) 100/-
 - c) 120/-
 - d) 150/-.
- 36) Revised rate of contract amount given to Ex-service security guards is----
- a) 9500/-.
 - b) 10000/-
 - c) 10500/-
 - d) 11000/-
- 37) The pledge of 18 carat gold should be discouraged for liabilities/advances exceeding-----
- a) Rs.50000/-
 - b) Rs. 1.5 lakhs
 - c) Rs. 1 lakhs.
 - d) Rs.2 lakhs
- 38) The maximum amount of advance admissible under Employees House Loan Scheme is
- a) 50 times of BP+DA subject to max. 10 lakhs
 - b) 60 times of BP+DA subject to max. 10 lakhs
 - c) 50 times of BP subject to max. 10 lakhs.
 - d) 60 times of BP subject to max. 10 lakhs
- 39) The deductee shall mandatorily furnish his/her PAN to the deductor along with a declaration in form 15 H or 15G as per the Finance Act----
- a) 2007
 - b) 2008
 - c) 2009.
 - d) 2010
- 40) The dedicated number of Government of Kerala for providing SMS service to the various departments and organizations is----
- a) 527352
 - b) 527252
 - c) 537353
 - d) 537252.
- 41) Banking Cash Transaction Tax (BCTT) stands abolished w.e.f. ----
- a) 1-04-2008
 - b) 1-04-2009.
 - c) 1-04-2010
 - d) 1-04-2011

42) The form re-introduced in the monthly report to evaluate CSD's under terminated chitty with respect to their status in Balance Sheet filing, publishing Gazette Notification etc. is----

- a) Form A b) Form B c) Form D. d) Form R

43) For referring RR cases the annexure form used for RCL is-----

- a) Annexure 5. b) Annexure 4 c) Annexure 2 d) Annexure 1

44) Property 4 should be signed by

- a) Manager only b) Asst. Manager only c) Mortgager only d) Both a & b.

45) When company FD in the name of the subscriber is accepted as security, the form used is

- a) FD I A b) FD I B. c) FD II A d) none of these

46) In accepting LIC policy as security, the letter of assignment is in form no

- a) INS IV b) INS III c) INS II. d) INS I

47) Any instruction/direction conveyed by "PA to MD" indicates

- a) All AGM's are bound to obey
b) All Managers are bound to obey
c) All employees of the company irrespective of the cadre are bound to obey.
d) None of these

48) As per our Medical Benefit Rules, the application for medical reimbursement is---

- a) MBR I b) MBR II. c) MBR III d) MBR IV

49) Administrative cost/scrutiny fee of CVL is

- a) 1% of advance amount subject to min Rs.20/- & max Rs.1000/- .
b) 1 % of advance amount subject to min Rs.50/- & max Rs.1000/-
c) 1 % of advance amount subject to min Rs.100/- & max Rs.1000/-
d) None of these

50) Interest rate for canvassing agent's deposits is---

- a) 7 % b) 7.5 % . c) 8 % d) 10 %

51) Earnest money for auction sale of gold is

- a) 10% of the loan amount rounded to higher Rs.100/- subject to min. Rs.100/-& max. Rs.1000/-.
b) 10% of the loan amount rounded to higher Rs.100/- subject to min. Rs.500/-& max. Rs.1000/-

c) 10% of the loan amount subject to min. Rs.250/-& max. Rs.1000/

d) 10% of the loan amount subject to min. Rs.100/-& max. Rs.1000/

52) Gold Loan/security redemption charge is

a) 0.1% of the redeemed loan amount/security subject to minimum Rs. 50/-

b) 0.1% of the redeemed loan amount/security subject to maximum Rs. 50/-.

c) 0.2% of the redeemed loan amount/security subject to minimum Rs. 50/-

d) 0.2% of the redeemed loan amount/security subject to maximum Rs. 50/-

53) Annual premium for Santhwanam Insurance coverage scheme is

a) Rs. 1.32 for Rs. 100/- b) Rs. 1.32 for Rs. 1000/- c) Rs.1.32 for Rs.1000/-

d) None of these

54) Rate of interest of Mangalya Loan Scheme is

a) Base interest rate of FD+Guarantee commission.

b) Base interest rate of FD+ 2%

c) Interest rate of FD applicable to company employee+ Guarantee commission

d) None of these

55) Postal Life Insurance Policies can be accepted as security if the policy has completed --- years from the date of issue

a) 1

b) 4

c) 2

d) 3.

56) Uniform Allowance/cost of uniform purchase should be debited to

a) Office maintenance expense a/c.

b) Staff welfare expense a/c

c) Salaries and allowances a/c

d) Miscellaneous expense a/c

57) The maximum amount that can be secured under Gold Security Scheme is

a) 3 lakhs

b) 10 lakhs

c) 25 lakhs

d) No ceiling.

58) The present sugama rate of interest 5.5% is with effect from

a) 1-4-2002

b) 1-4-2003

c) 1-4-2004

d) 1-4-2005.

59) Non prized collection of the chitty on termination show--- balance

a) Debit

b) Credit

c) Nil.

d) None of these

- 60) Maximum period for the purchase of computer under CVL scheme is
a) 24 months b) 36 months. c) 48 months d) 60 months
- 61) Door Collection form DC 9 is
a) DC spread sheet b) DC consent form c) Agents register d) DC card.
- 62) In safe deposit locker system, daily operation register is
a) Annexure 8 b) Annexure 7. c) Annexure 6 d) Annexure 5
- 63) The minimum amount of door collection shall
a) not less than 1/3 rd of the monthly installment
b) not less than 1/6 th of the monthly installment
c) not less than 1/10 th of the monthly installment
d) not less than 1/20 th of the monthly installment.
- 64) Due date of the special car loan disbursed between 1 to 15 th day of the month is
a) 1 b) 4. c) 5 d) 15
- 65) The encumbrance certificate of the property will reveal
a) if there is any kudikedappu in the property for a specific period
b) all the charges created in the property for a specific period
c) the registered charges/transactions for a specific period.
d) the charges of all the registered mortgages in the property
- 66) In the case of gold security, additional charge to another branch can be created in accordance with the value fixed on gold under pledge limiting such charges to --- times
a) 2. b) 3 c) 4 d) 5
- 67) The number of additional charges on property security should be limited to
a) 4 charges including the first equitable mortgage
b) 4 charges except the first equitable mortgage
c) 5 charges including the first equitable mortgage
d) 6 charges including the first equitable mortgage.
- 68) Protection of women from Domestic Violence Act 2005 came into force in our country on
a) 1-4-2005 b) 20-10-2005 c) 1-4-2006 d) 20-10-2006.

69) With the intention of strengthening the agency structure, KSFE introduced a new agency system of canvassing cum collection agency with effect from

- a) 1-4-2007 b) 1-6-2007 c) 1-8-2007. d) 1-9-2007

70) For chitties registered after -----, payment due date is the next auction due date

- a)1-11-2007 b) 1-11-2009. c) 1-11-2008 d) 1-1-2009

71) Property valuation fee collected in all cases except

- a) NHFS. b) NCL c) RCL d) CVL

72) In the case of dispute regarding the value of the property offered as security, the valuation of ----- will be accepted as final

- a) Branch Manager b) AGM(Region) c) Tahasildar. d) Village officer

73) Managers should avoid accepting ---- estate as security

- a) Rubber b) cardamom. c) tea d)coffee

74) A subscriber is eligible to get sugama rate of interest, if the first installment of the chitty is remitted but the chitty was not registered within ---- months

- a) 1 b) 2. c) 3 d) 4

75) The Income Tax Pan Number of KSFE is

- a) AABCT 3817 A. b) AABCT 3817 F c) AABCT 3817 K d) AABCT 3817 E

76) The company has to pay penal interest to the Income Tax Department, if the tax deducted at source (TDS) in a particular month is not remitted on or before --- of the next month

- a) 5 th b) 7 th. c) 10 th d) 15 th

77) For securing future liability, the FSV of the property should be at least--- of the future liability

- a) 75% b) 100% c) 150%. d) 175%

78) The revised rate of interest on defaulted installments by a non prized subscriber is ---- with effect from 2-1-2013

- a) 9% b) 12%. c) 14% d) none of the above

79) The deductee shall mandatorily furnish his/her PAN to the deductor along with a declaration in form 15H or 15G as per the finance Act----

- a)2007 b) 2008 c) 2009. d) 2010

80) The maximum limit of advance and area of construction for renovation/additional construction in existing building regarding NHFS is ----

- a) 15 lakhs & 1200 sq.ft. b) 10 lakhs & 1200 sq.ft c) 15 lakhs & 300 sq.ft

d) 5 lakhs & 300 sq.ft

81) The maximum limit of SAOD to Manager Grade and above is Rs. ----

- a) 100000/- b) 130000/- c) 200000/- d) 300000/-.

82) The branches which make remittance of service tax through e-payment, should give a letter to the Range Officer concerned showing that the remittance is "UNDER PROTEST" from ----- onwards

- a) April 2010 b) April 2011. c) April 2012 d) April 2013

83) The Permanent PTS who are engaged in the afternoon to compensate the work due to the shortage of the service of office attendants will be paid remuneration at the rate of Rs. 150/- per day w.e.f.----

- a)1-3-2016. b) 1-4-2016 c) 1-5-2016 d) 1-6-2016

84)The retirement age of Part Time Sweeper of KSFE is----- years

- a) 58 b) 60 c) 65 d) 70.

85) As per cir. No. 24/2014 the retention fund collected from the applicants of NHFS is

- a) ½% of loan amount b) 1% of loan amount c) Nil. d) None of these

86) The committee comprising Branch Manager and an approved Valuer can conduct the valuation of the property for a liability up to Rs.-----

- a) 2 lakhs b) 5 lakhs c) 10 lakhs. d) No limit

87) The present rate of interest for the advance payment of prize money is

- a) 12.5% b) 13%. c) 13.25% d) 13.50%

88) The DA admissible to company employees with effect from 1-1-2016 is

- a) 24 % b) 27 % c) 31 %. d) 35 %

89) The Government has directed to display the Toll Free number-----of the Vigilance & Anti Corruption Bureau Department in the branch premises

- a) 8529900900 b) 8592900900. c) 8295900900 d) 8959900900

90)Revised rate per gram of BIS Hall Marked gold ornaments under GL/GS scheme is -----

- a) 1700/- b) 1900/- c) 2000/- d) 2100/-.

91) Festival Advance paid to PT employees in connection with Onam 2016 is Rs.-----

- a) 30000/- b)34000/-. c) 45000/- d) 50000/-

92) As per the Settlement reached in the bilateral discussion held on 29-11-2013 between the Management and Associations representing Officers and Employees, it is decided to pay interim relief at the rate of -----

- a) 14% of BP b) 14% of BP+DA c) 14% of BP+PP. d) 14% of BP+PP+DA

93) Tour subsidy to staff under Staff Welfare Fund Scheme is Rs. -----per employee.

- a) 150/- b) 200/- c) 250/- d) 300/-

94) The officer who is deputed as Corporate Insurance Executive of LIC Corporate Agency

- a) Company Secretary. b) Liaison Officer c) GM (FIN) d) GM (BUS)

95) Gazette notification fee for the release of chitty security deposits with Treasury is Rs. ----

- a) 1054/- b) 1370/- c) 1713/- d) 1730/-

96) The limit of Cash/Bank balance that could be retained in a major branch where there is no gold loan

- a) Rs. 1 lakhs b) Rs.2 lakhs. c) Rs. 3 lakhs d) none of these

97) There shall be at least ----- year's future service as on the date of application for additional loan under Employees House Loan Scheme of the company

- a)4. b) 5 c) 6 d) 7

98) All Unit Heads to avail Broad Band Internet connection from BSNL, ie, Data One **Business Plan**-----with Type-II modem.

- a) Plan-500 b) Plan-600 c) Plan-700. d) Plan-80

99) The units are hereby instructed that the foreman's statutory ticket in each chitty should be allotted the first number of the chitty (i.e., chittal No: 1) for all the chitties registered with effect from -----

- a) 1-4-2005 b) 1-11-2005 c) 1-4-2006 d) 1-11-2006.

100) At present the Deputy Collector (RR) of KSFE Ltd is-----

- a) Sri. C.Sudhakaran b) Sri.Joy VP c) Sri. Muraleedharan KV. d) Smt. Bhargavi VK

For answers contact –8547203035/9496001163.

Manager KSFE, Statue Evening.