

CO-OPERATIVE SERVICE EXAMINATION BOARD

Qualifying Examination for Promotion to the Post mentioned in Rule
185(5) & (6) Of KCS RULES 1969 for Co-operative Banks

MODEL QUESTIONS

Time.2 hours

(Maximum Marks-100)

Note-: 1) put \checkmark mark against the correct answer of each question

2) All Questions carry equal marks

1. Annual General Body meeting of a co-operative Society should be convened within ----- from the close of the financial year.
a) 1 year **b) 6 months** c) 3 months d) 9 months

2. What is leadership?
a) Influencing b) Motivating c) Good communication
d) None of these.

3. Crossing of a cheque can be cancelled by-----.
a) Banker **b) Drawer** c) Drawee e) None of these.

4. ----- is one among the preamble of the Kerala Co-operative Societies Act.1969
a) Concern for the community **b) Management excellence**
c) Each for all and all for each d) none of these

5. Registrar of Co-operative Societies can supersede the Managing committee of ----- only.
- a) Urban co-operative Banks **b) Government Assisted Co-operatives**
c) All Co-operatives d) None of these
6. Auditor of a Co-operative Society shall be appointed from among the panel approved by -----
- a) Registrar of Co-operative Societies **b) Director of Co-operative Audit**
c) NABARD d) None of these
7. From the following which one is hardware of a computer?
- a) DOS **b) Monitor** c) LOTUS d) None of these
8. Co-operative Flag was designed by -----
- a) William King **b) Charles Gide** c) C.R.Fray
d) None of these.
9. -----is a statutory reserve created from net profit of a Co-operative Society.
- a) Building fund b) depreciation fund **c) Reserve fund**
d) None of these
10. Maximum strength of the Managing Committee of a Primary Co-operative Society in Kerala is -----.
- a) 21 **b) 15** c) 7 d) 13
- 11) Maximum amount of Co-operative Education fund set apart from

the Net profit of a Co-operative Society is Rs.-----

- a) 40000/- b) 60000/- c) 15000/- d) 25000/-

12) Maximum limit for surrender of Earned leave admissible to the employees of Co-operative Society on retirement is-----

- a) 30 days b) 45 days c) 300 days d) 180 days

13) Gahan is created in form -----

- a) 8A b) 8B c) 8D d) None of these

14) Written Examination for direct recruitment to the post of clerks in a primary Credit Society is conducted by -----

- a) Public service Commission b) Co-operative Service -
Examination Board c) Managing committee
d) None of the above

15) Section 80 of Kerala co-operative societies Act came into effect from -----.

- a) 1.1.1974 b) 14.7.1969 c) 15.5.1969 d) None of these.

16) Autonomy and Independence is the ----- Co-operative principle

- a) 2nd b) 4th c) 5th d) none of these

17) Maximum period of loan fixed for the issue of loans to members in

a) Service Co-operative Bank is -----.

- a. 12 months b) 24 months c) 120 months
d) none of these

18) Fluid Resources maintained by Service co-operative Bank in Kerala should be invested as per the directions of the-----

- b. Reserve Bank of India b) Registrar of Co-operative Societies
c) Kerala state Co-operative Bank d) none of these

19) Multipurpose Co-operative Societies are the most important types of Societies in-----

- a)U.S.A b) England c) Japan d) none of these

20) ----- is an output device.

- a)Paper Tape Reader b)) Visual display unit c) Printer
d) None of the above

21) No member of a Co-operative Society expelled under the provisions of the Kerala Co-operative Societies Act shall be eligible for re-admission in that Society for a period of ----- from the date of such expulsion.

- c. 5 years b) one year c) 2 years d) 3 years

22) Savings Bank Accounts having no operation for a continuous period ----- will become in operative.

- a) One year b) Two years c) 3years d) None of these

23) ----- is the middle level Co-operative Institution in the Short Term/Medium term credit structure.

- a) State Co-operative Bank b) District Co-operative Bank
c) Urban co-operative Bank d) none of these

24) Legal heirs have to submit ----- certificate to the Bank for claiming credit balance exceeding Rs. 75000/-

- a) Heir ship certificate b) Succession certificate
c) Death certificate d) none of these

25) Fixed deposit Account is a ----- liability

- a) Demand liability b) Time liability c) Contingent liability
d) none of these.

26) Garnishee order is issued by the Court on the request of the-----

- a) Debtor b) Creditor c) Banker d) None of these

27) Expansion of A.T.M is-----

- a) Automatic transfer machine b) Automatic Teller Machine
c) Automatic Testing Machine d) None of these

28) Liquid Asset is -----.

- a) Fixed Asset b) Statutory Asset c) Floating Asset
d) None of these

29) A person is known as ----- if he is unable to pay his debts

in full

- a) Bankrupt b) Debtor c) Insolvent d) none of these

30) Banker has to look after ----- before advancing money to the Borrower.

- a) Safety b) liquidity c) Security d) all of these

31) NABARD was established on-----.

- a) 1982 b) 1949 c) 1969 d) none of these

32) Internet Banking is also known as -----.

- a) Cyber Banking b) Online Banking
c) Personal Computer Banking d) all of these

33) Surplus fund in Banking Institutions will occur when-----

- a) Outstanding loan amount is larger than outstanding deposits
b) Outstanding deposits are larger than outstanding loan amounts
c) Outstanding loan amount is larger than its overdues
d) none of these

34) Issue of notice of maturity of deposits to the depositor is -----.

- a) Mandatory b) Obligatory c) legal) none of these

35) Immovable property offered as security for availing loan shall be created by means of -----.

- a) Pledge b) mortgage c) hypothecation
d) none of these

36) One of the following services cannot be accessed through mobile banking

- a) Balance enquiry b) Cheque status enquiry
c) Cash withdrawal d) Stop payment order

37) High yielding Loan is a -----.

- a) Performing Asset b) Non-performing Asset
c) Fixed Asset d) none of these

38) Maximum validity of a cheque is -----

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

39) ----- is plastic card provides purchase of goods on credit and withdrawal of cash.

- a) Debit card b) credit card c) ATM card d) none of these

40) Current Account shall not be opened in the names of -----

- a) Woman b) physically handicapped persons
c) illiterate person d) All of these

41) Important reform suggested by Prof.Vaidyanathan Committee for the revival of Service Co-operative Society is to -----

- a) ensure full voting membership rights to all users of financial services.

- b) restriction on term of office of office bearers.
- c) strong support by providing maximum share capital from Government
- d) none of these

42) Election to the President of a Co-operative Society is conducted by-----

- a) Managing Committee
- b) State Co-operative Election Commission**
- c) Registrar of Co-operative Societies
- d) none of these.

43) Experts in the Board of Director Board of the Primary C-o-operative Society are -----.

- a) Elected by the General Body
- b) Co-opted by the Managing Committee**
- c) Nominated by the Registrar of Co-operative Societies
- d) Co-opted by the Reserve Bank of India

44) Maximum period of Administrator/Administrative Committee of Co-operative Society carrying Banking business is -----

- a) 6 months
- b) one year**
- c) 3 months
- d) none of these

45) The Chief Executive of the Society shall prepare the financial statements and statutory statements within ----- from the close of the financial year.

- a) One month**
- b) 2 months
- c) 6 months
- d) none of

these

46) ----- means allocating the work in such a way that one person's work is automatically checked by another

- a) Internal allocation b) internal control
 c) Internal check d) none of these

47) 'Co-operative Ombudsman' in Kerala is set by -----

- a) Government of Kerala b) Government of India
 c) Hon,ble High Court of Kerala d) none of these

48) All primary Credit Co-operatives in Kerala shall open its branches with the prior permission of -----

- a) Reserve Bank of India b) Government of Kerala
 c) Registrar of Co-operative Societies d) Apex Society

49) The Government shall in consultation with ----- fix or alter the number and designation of the officers and servants of different classes of Societies specified in section 80(2) of KCS Act 1969.

- a) Kerala State Co-operative Union b) Apex Society
 c) Registrar of Co-operative Societies d) none of these

50) As per section 80 (6) of KCS Act 1969 ----- shall have power to fix the minimum and maximum limit of establishment expenses of co-operative Societies.

- a) Registrar of Co-operative Societies b) Kerala State
 Co-operative Union c) Government of Kerala

d) none of these

51) Any Officer willfully fails to hand over cash balance or securities or records to an Officer authorized by the Registrar of Co-operative Societies shall be punishable with imprisonment for a term up to ----- or with fine up to Rs5000/-or with both

a) 6 months **b) one year** c) 7 years d) 2 years

52) All monetary disputes referred under section 69 of KCS Act 1969 shall be filed within -----years when the repayment is over.

a) 3 years b) 5 years c) 10 years d) none of these

53) ----- is a term which refers to the physical components of a computer system (electronic and electrical) which are used for processing data.

a) Software **b) Hardware** c) all of these d) None of these.

54) Monetary unit of a computer is one which -----

a) A storage area for the computer programme as it is being executed.

b) A storage area for data which is about to be processed.

c) All of the above

d) None of the above

55) Steps to be followed for document development are-----

a) Plan, edit, enter, format, preview and print.

b) Enter, edit, format, preview and print.

c) Plan, enter, edit, format, preview and print.

d)None of these

56) The word feature that makes some basic assumptions about the text entered and automatically makes changes based on those assumptions is -----.

a) Auto change **b) Auto correct** c)Auto text d) Auto format

57) Font sizes are measured in -----

a) inches **b) points** c) bits

d) none of these

58) Punched cards were first introduced by -----

a) Powers b)Pascal **c) Herman Hollerith** d)None of these

59) CPU is the abbreviated term of -----

a) Central processing unit b) Central printing unit

c) Central peripheral unit d) None of these

60) The mouse can also used to-----with the help of proper software

a)Draw pictures b)Type text c) All of the above

d)none of the above

61)) The ----- recognize the shape of characters with the help of light sources .

a)OCR b)OMR c)CRT d)None of these

62) The device that can understand difference between data and a programme is-----.

a)Input device b)Output device **c)Micro processor**

d)None of these

63) ----- is the cheapest memory devices in terms of cost/Bit.

- a) Magnetic disks **b) Compact disks** c) Semiconductor memories
d) None of these
- 64) The expansion of D.M.A is -----
a) Direct Memory Allocator
b) Direct Memory Access
c) Distinct Memory Access
d) None of these
- 65) The instructions in ----- are not constantly changing depending upon the needs of the CPU.
a) RAM disk
b) ROM disk
c) Floppy disk
d) None of these
- 66) Two broad categories of software are-----
a) Word processing and spread sheet b) Windows and MacOS
c) Transaction and applications d) None of these
- 67) The feature that allows to preview a document in the Computer before it is printed is-----?
a) Print Review b) page review **c) Print preview**
d) None of these
- 68) Fourth generation computers -----
a) Were the first to use microprocessors
b) Were the first to use integrate circuits in the hardware

c) Were introduced before 1970

d) All of the above

69) ----- is one of the following which can be employed as input device of a computer system.

a) Printer b) **Card reader** c) Punch reader d) None of the above

70) Magnetic disk is also known as-----.

a) Floppy Disk b) **Hard disk** c) Magnetic Tapes and cassette
d) None of the above

71) The process of a computer receiving information from a server on The internet is known as -----

a) Pulling b) pushing c) **downloading**
d) none of these

72) Stealing money from an Institution by way of falsification of records is - -----

a) **Forgery** b) Breach of Trust c) Misappropriation
d) None of these

73) Difference between Assets and Liabilities in the Balance sheet is called-----

a) **Net profit /net loss** b) Gross income/expenditure

c) Net worth d) None of these

74) Interest on deposit is ----- income

a) Gross income b) Revenue income

c) Capital income d) None of these

75) Budget presented before the General Body of a Co-operative

Society after the financial year is called-----

a) annual Budget b) Supplementary Budget c) revised budget

d) None of these

76) The word Debenture is derived from -----.

a) Debit b) Debt c) Debee d) None of these.

77) ----- is one of the elements of Co-operative Governance

a) Transparency b) Autocracy c) Bureaucracy

d) None of these

78) In the word 'VIBGYOR', V stands for -----

a) Victory b) validity c) felt need d) none of these

79) Depreciation is a -----.

a) Statutory reserve b) charged provision

c) Contingent expenditure d) None of these

80) Reserve fund invested comes under ----- of the

Balance Sheet

87) Negotiable Instruments Act came into force in the year-----

- a) 1969 **b) 1882** c) 1881 d) None of these.

88) The Head of Audit wing of the Co-operative Department is-----

- a) Director of Audit** b) Registrar of Co-operative Societies
c) Accountant General of Kerala d) None of these

89) Primary Co-operative Urban Banks owes its origin to -----.

- a) Raiffeisen Society **b) Schultz Delitzch Banks**
c) Peoples Banks d) None of these.

90)) CRR in Commercial Banks is deposited in -----.

- a) Reserve Bank of India** b) NABARD
c) State Bank of Travancore d) None of these

91) Kerala State Co-operative Agricultural And Rural Development Bank Act came into force in the year-----.

- a) 1969 b) 1884 c) 1881 **d) None of these.**

92) Co-operative Audit involves ----- also

- a) Administrative Audit** b) Interim audit
c) Internal audit d) None of these

93) Area of operation of a Primary Agricultural and Rural Development Bank (PCARDB) is confined to -----

- a) one village Panchayath **b) one taluk**

- c) Managing director d) none of these

105) 'Subsidiary state partnership fund' is maintained by-----

- a) State Co-operative Bank b) District C-operative Bank
c) State Government c) None of these

106) The expansion of 'MASK' is -----.

- a) Mutual Aid Scheme Kerala b) Mutual Assistance Scheme
Kerala c) Mutual Arrangement Scheme Kerala
d) None of the above

107) Prudential norms include-----.

- a) Income recognition b) Assets classification c) provisioning
d) all of these

108) Primary Agricultural Credit Society (PACS) can become a
Member of -----.

- a) State Co-operative Bank b) Primary Co-operative
Agricultural and Rural Development Bank
c) Kerala Co-operative Agricultural and Rural Development Bank
d) None of the above

109) In CAMELS rating 'C' stands for-----.

- a) Capability b) Competency c) Capital adequacy
d) None of these

110) KICMA is an Institution functioning under the control of -----

- a) Institute of co-operative Management
 - b) Kerala State Co-operative Bank
 - c) Kerala State co-operative Union**
 - d) None of the above
- 111) Section 138 of the negotiable Instruments Act states that drawer of the cheque is liable to be punished if the cheque is bounced for -----.
- a) not crossing
 - b) alteration of figures
 - c) insufficient funds**
 - d) none of these
- 112) Bank provides overdraft facility in -----.
- a) SB Account
 - b) current account**
 - c) Fixed Deposit Account
 - d) none of these
- 113) Authorized share capital of a co-operative Bank in Kerala is fixed in the -----
- a) Kerala co-operative Societies Act
 - b) Banking Regulation Act
 - c) By-laws of the Bank**
 - d) none of these
- 114) Authority to issue legal heir certificate of deceased is-----
- a) Court
 - b) Revenue authorities**
 - c) Registration authorities
 - d) none of these
- 115) Cheque presented subsequent to the receipt of 'stop payment order' will be returned after writing the words----- across the cheque.

- 129) Banker should obtain ----- writing if the customers Account is to be operated by another
- a) probate **b) mandate** c) pronote
d) none of the above
- 130) Cash or other assets continually undergoing conversion into cash is known as-----.
- a) Fixed asset b) Statutory asset **c) floating asset**
d) none of these.
- 131) Drawer in the case of Demand Draft is-----
- a) Purchaser** b) Payee c) Issuing Banker
d) none of these
- 132) RBI's licensing policy for setting new co-operative Urban Banks is based on -----.
- a) Strong start up capital b) Corporate Governance
c) All of these c) none of these
- 133) Banks without any branch is called-----
- a) Federal bank **b) unit Bank** c) Apex Bank
d) none of these
- 134) Urban co-operative Bank shall maintain SLR at the rate ----- its demand and time liability
- a) 10% b) 24% **c) 25%** d) 6%
- 135) Maximum Interest rate on various deposits in a Service Co- operative Bank in Kerala is fixed by -----

- a) Reserve Bank of India b) Managing Committee
 c) Registrar of Co-operative Societies d) none of these
136. The basis of quantum of mortgaged loan to be sanctioned by the Banker to the borrower is -----
- a) encumbrance certificate
 b) Possession and enjoyment certificate
 c) Valuation certificate
 d) none of the above
137. Essential characteristic of Banking to accept deposits from ----- for the purpose of lending or investment.
- a) members b) public c) government d) none of these
138. ----- is the right of the Banker.
- a) General lien b) Moral lien c) special lien
 d) none of the above
139. A document is defined in -----
- a) Indian Evidence Act b) Negotiable Instrument Act
 c) Indian Stamp Act d) none of these
140. Co-operative Bank as per section 5 (cci) of Banking Regulation Act Include -----.
- a) Primary Agricultural Credit Society b) PCARDB
 c) Urban Co-operative society d) none of these
141. ----- maintains currency chest with public Sector Banks
- a) RBI b) SBI c) State Co-Operative Bank
 d) none of these

142. 'protest' is issued by-----
a) Borrower b) Banker c) Notary public d) none of these
these
143. Gilt edged securities include-----
a) Securities issued by 1st class Magistrate
b) Government securities
c) Debentures d) none of these
144. Material alteration in a cheque means -----
a) Alteration from general crossing to special crossing
b) Negligible alteration c) Alteration of amount
d) none of these
145. Responsibility of fixing stamp of proper value to the document is vested with -----
a) Banker b) Executor c) Both of them
d) none of these.
146. Transfer of money, paying telephone bills, and water charges can be done at your home or workplace of a customer is called -----
a) Telephone banking b) ATM service c) Internet banking
d) none of these
147. Photograph of operators while opening new deposit accounts was insisted as per the recommendation of -----
a) Prof.Vaidyanathan committee b) Narasimham committee

c) Ghosh Committee d) none of these

148. Power of Attorney in writing is executed in the presence of

a) Banker b) Magistrate c) Notary d) none of these

149. ----- is not a negotiable instrument

a) cheque b) demand draft c) pay order

d) all of these

150. Non-Performing Assets is not -----

a) generating loss b) generating income

c) high yielding loans d) none of these

151. ----- is one of the main functions of management.

a) Classification b) identification c) control

d) none of these.

152. ----- is the process of measuring or assessing the actual or potential dangers of a particular situation.

a) recovery management b) fund management

c) risk management d) none of these

153. Interest leakage is occurred when-----.

a) interest paid and payable is larger than interest received and receivable

b) interest is receivable is larger than interest payable

c) accumulated loss of the Institution exceeds its own funds.

d) none of these

154. Movement of cash to and from the Bank is called -----
- a) Cash outflow b) cash inflow **c) cash-in-transit**
d) none of these
155. Customer relationship management confer----- of the institution.
- a) quality and efficiency b) decision support
c) all of these d) none of these
156. Expansion of the term KYC -----.
- a) know your capacity
b) know your Company
c) Know your customer
d) none of these
157. ----- is one way of oral communication.
- a) e-mail **b) Television** c) SMS d) none of these
- 158.----- is defined as the interaction of the individual with the environment, an interaction of the people and their jobs.
- a) stress** b) communication c) leadership
d)) none of the above
159. Banking and other financial services were brought under the purview of service tax by-----
- a) Indian Finance Act 1994 **b) Indian Finance Act 2001**
c) Income tax Act d) none of theses
160. Leaders governance is governance of-----
- a) Managing Director **b) Board of directors**
c) Administrator d) none of these

161. Foot ball game is a good example of-----
- a) risk management **b) team management**
 c) even management d) none of these
162. Which of the following is a distress?
- a) getting married b) changing job
c) excessive obligations d) none of these
163. Low cost borrowings improves ----- of a financial Institution.
- a) stability b)credibility **c) profitability**
 d) none of these
164. ----- is one of the major aspects of Time Management
- a) Excessive communication b) Politeness
c) Regularity d) none of these
165. A good leader ----- his group members
- a) controls b) dictates **c)inspires**
 d) teaches
166. ----- involves assessment of various types of risks and altering balance sheet items in a dynamic manner to manage risks.
- a) Risk Management b) Recovery Management
c) Asset and Liability Management d) None of these
167. An employee of an Institution attending office late after the permissible grace time -----.
- a) can sign in the attendance register
b) can sign in the late Attendance register

- c) need not sign in any register
 d) none of the above
168. Letters received in the Co-operative Bank should be entered in -----
 a) Dispatch Register **b) inward register** c) Admission register
 d) None of these
- 169) ----- is effective to prevent a financing Institution from burglary.
 a) appointing a watchman holding rifle license
 b) installation of safety alarm ,metal detector, video camera
c) All of the above
 d) None of the above
170. Customers Relationship Management -----
 a) reduce costs through optimization of business process
 b) increase loyalty
c) All of the above
 d) none of the above
171. Encumbrance certificate discloses the liability of -----
 a) loanee b) individual **c) Property** d) none of these
172. Application for loan from PCARD Bank should be accompanied with -----
 a) Title deed of property b) Possession and enjoyment certificate
c) all of these d) none of these
173. The SCARD Banks in the country have formed their own

Federation namely-----.

a) National Federation of State Co-operative Agricultural and Rural Development Banks.

b) National Bank for Agricultural and Rural Development Bank

c) National Co-operative Consumer federation

d) none of these

174. KSCARDB is permitted to issue debentures under the provisions of -----

a) Kerala Co-operative Societies Act b) KSCARDB Act

c) Kerala Financial Code d) none of these

175. ----- is the Trustee to fulfill the obligation of KSCARD Bank to the holders of debentures.

a) Government b) Registrar of co-operative Societies

c) NABARD d) none of these

176. Presumptive value is-----.

a) market value of the land preceding to the projected development of land.

b) value of the land offered as security after the proposed development is affected.

c) difference between pre-development value and post - development value

d)) none of these

177. Technical Enquiry Report (TER) is prepared by-----

a) Supervisor of PCARDBank

b) Legal adviser of the Bank

C) Valuation officer

d) none of these

178. Under SWARTO loans the margin to be met by the borrower is

-----.

a) 15% b) 10% c) 5% d) none of these

179. Under schematic lending, PCARDB can finance projects up to a

TFO limit of-----.

a) Rs 30 lakhs b) Rs.40 lakhs c) Rs 50 lakhs

d)) none of these

180. Maximum repayment period of loan under Kissan

Credit Card Scheme is-----

a) 1 year b) 2years 3) 3 years d) none of these

181. Bonus above the minimum level shall be paid to the employees

On the basis of-----

a) Net profit b) gross income c) allocable surplus

d) none of these

182. Co-operative Department is part of -----

a) Official Management b) Professional management

c) all of these d) none of these

183. All powers of the Registrar of Co-operative Societies except

Audit are delegated to-----

a) Joint Registrar of Co-operative Societies.

b) Deputy Registrar of Co-operative Societies

c) Assistant registrar of Co-operative Societies

d) all of them

184. Audit of ----- shall be placed before the Legislative Assembly

a) Urban Co-operative Banks b) Regional Co-operatives

c) Apex co-operatives d) All co-operatives

185. Substantive vacancy in the post of ----- of District Co-operative Bank shall be filled up only by direct recruitment

a) General Manager

b) Deputy General Manager

c) Branch Manager

d) None of these

186 ----- is a statement containing the various ledgers balances on a particular date

a) Receipt and Disbursement Statement

b) Trial Balance c) Balance Sheet

d) none of these

187. Procedure to be adopted in auditing the accounts of different types of Co-operatives should be in the manner specified in the

a) Co-operative Societies Act

b) audit manual

d) none of these

194. Maximum qualifying service for the purpose of pension to the employees of Co-operative Societies in Kerala is-----

a) 33 years **b) 30 years** c) 25 years d) no limit

195. Maximum amount of pension admissible to an employee of District Co-operative Bank in Kerala on retirement-----

a) Rs.10000/- b)Rs15000/ c)Rs20000/-
d)) none of these

196. ----- shall impose punishment withholding increment of a senior clerk of a Co-operative Society.

a) President **b) Chief Executive** c) Sub Committee
d) none of these

197. No employee of a Co-operative society in kerala shall be kept under suspension for a period more than one year without the permission of -----

a) Managing Committee
b) Government of Kerala
c) Registrar of Co-operative societies
d) none of the above

198. Assistance under Kerala Risk fund scheme is not applicable to ----

a) Self employment loans **b) gold loans**
c) Non-Agricultural loans d) loans under SHG scheme

199. Co-operative Ombudsman/ombudsmen appointed under

Section 69A of KCS Act 1969 shall -----years
of Bar practice at the minimum level

- a) 5 **b) 10** c) 15 d) none of these

200 .Central Chief Information Commissioner and Central Information
Commissioners under the provisions of Right to information
Act 2005 is appointed by-----

- a) Prime Minister if India b) Chief Justice of India
c) President of India d) none of these

