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PAPER 1 · GENERAL KNOWLEDGE · KARNATAKA

Karnataka Economy, Co-operation, Panchayat Raj & Rural Development

The Karnataka section of the General Knowledge paper, written from KEA's own 2026 questions

English Medium | **2026-27 Edition**

10	59	2026-27
chapters, Karnataka GK	KEA 2026 questions, explained	budget & survey data

INSIDE

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FREE PYQ PRACTICE

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About this book



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This book covers the **Karnataka part of the General Knowledge paper**: the state's economy, its co-operative movement, Panchayat Raj and local bodies, and rural development. Students say these are the hardest topics to find good material for: most Karnataka GK books give one page on them, while KEA asks several questions on them in every paper.

Exam	Paper	What it asks on these topics
KEA FDA (First Division Assistant)	Paper 1, General Knowledge	Karnataka economy, co-operation, Panchayat Raj, rural schemes
KEA SDA (Second Division Assistant)	Paper 1, General Knowledge	The same, with more questions on co-operative institutions
KEA SDA, Kalyana Karnataka (Article 371J posts)	Paper 1, General Knowledge	Five Panchayat Raj Act questions in one paper
KPSC Group-C, VAO, PDO and other Karnataka exams	General Knowledge / General Studies	The same Karnataka topics

How KEA asks it. In its three 2026 General Knowledge papers (FDA, 11 January; SDA, 25 January; SDA Kalyana Karnataka, 22 February), KEA asked **14 questions** on the Karnataka economy and co-operation, **10** on Panchayat Raj and local bodies, and **8** on rural development and schemes. Many of them are about Karnataka **institutions**: which bank started where, which federation runs what, which section of the Panchayat Raj Act says what. This book is built around those facts.

How each chapter works

- A **syllabus line** at the top, and a **What KEA asks** table showing the questions KEA has already asked on the chapter.
- Notes in **tables, timelines and short points**, with the names, places, years and section numbers that questions are built on. Sections where KEA has asked questions carry an **ASKED BY KEA** tag; new facts from 2025 and 2026 carry a **2025-26 UPDATE** tag.
- **From the exam** boxes: KEA's real questions with the **official answer from KEA's final key**, and a short note on why the other options are wrong. Where an old fact in a question has changed (for example, the number of KMF milk unions), the box says so.
- A **meme break** to make one hard point stick, a **Quick revision** list, **12 practice MCQs** in KEA's style with answers, and a **rapid-fire** list for the last day.

What is inside. Ten chapters: the economy at a glance (GSDP, budget, Finance Commission), agriculture, irrigation and land reforms, industry, IT and energy, the co-operative movement, Panchayat Raj and local bodies, rural development, the five guarantees and other welfare schemes, banking and finance, regional imbalance and Article

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371J, and a current-affairs timeline for 2025-26. **All 59 KEA 2026 questions** on these topics are inside, each in the chapter it belongs to. A **Kannada edition** follows. Facts are current to **November 2026** (Budget 2026-27, Economic Survey 2025-26, the 16th Finance Commission and the change of Chief Minister in June 2026).

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CHAPTER 4

The co-operative movement in Karnataka

KEA FDA & SDA Paper 1 (General Knowledge): Karnataka economy and co-operation · KPSC Group-C, VAO, PDO: Karnataka GK · 9 of KEA's 14 "Karnataka economy" questions in the 2026 papers came from this chapter

India's co-operative movement began in a Karnataka village. In **1905**, one year after the first co-operative law, farmers at **Kanaginahal** (now in **Gadag** district) formed a co-operative credit society, the first in the country. Since then co-operatives have grown into some of Karnataka's biggest institutions: the **Apex Bank** and 21 district co-operative banks that give farmers interest-free crop loans, **KMF** with its **Nandini** milk, the **Janatha Bazaars**, and the **Yeshasvini** health scheme. KEA likes this topic because the questions are short and factual: *where*, *when*, *who*, *which body runs what*.

WHAT KEA ASKS ON THIS CHAPTER

Topic	Asked in	What was asked
Beginnings	FDA 2026; SDA 2026	First co-operative society (**Kanaginahal**); father of the movement (**Siddanagouda Sanna Ramanagouda Patil**); India's first co-operative (**1905, Karnataka**)
Co-operative banks	SDA 2026	Head office of the South Canara DCC Bank in 1914 (**Puttur**)
Rural bank	SDA 2026	**Karnataka Grameena Bank**: the only RRB of the state, head office **Ballari**
Dairy	SDA 2026	Statements on **KMF**: largest dairy federation in South India; central quality lab in **Bengaluru**; number of milk unions
Health care	SDA 2026	Chief Patron of the **Yeshasvini** Trust (**the Chief Minister**)
State federations	SDA (KK) 2026	Woollen handloom weavers' federation (**Challakere**); who runs the **Janatha Bazaars** (Consumers' Federation)

4.1 What a co-operative is, and the law behind it

A **co-operative society** is a group of people who join together **voluntarily**, put in their own money (share capital) and run a business **for their common benefit**, not for an outside owner's profit. Its motto is **"each for all, and all for each"**.

Principle (International Co-operative Alliance)	What it means in a village society
Voluntary and open membership	Any farmer of the area may join or leave
Democratic control	**One member, one vote**, however many shares a member holds
Members' economic participation	Members put in capital; surplus is shared as dividend or rebate
Autonomy and independence	The society, not the government, decides its business
Education and training	Members and staff are trained
Co-operation among co-operatives	Village societies form district and state federations
Concern for community	Work for the area's development

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How co-operation grew in India

Year	Step
1904	**Co-operative Credit Societies Act** (Lord Curzon): only credit societies allowed
1905	First society under the Act, at **Kanaginahal** (Karnataka); the **Mysore** State passes its own co-operative law the same year
1912	**Co-operative Societies Act**: non-credit societies and central (district) banks allowed
1914–15	**Maclagan Committee** on co-operation
1919	Government of India Act: co-operation becomes a **provincial** subject (today **State List, Entry 32**; multi-state societies are in the Union List)
2002	First National Co-operative Policy; **Multi-State Co-operative Societies Act**
2011	**97th Constitutional Amendment** (in force February 2012)
2021	Union **Ministry of Cooperation** set up (July); Supreme Court's **Rajendra N. Shah** judgment
2025	**National Cooperative Policy 2025** (24 July); UN **International Year of Cooperatives**

The 97th Amendment, 2011

- **Article 19(1)(c)**: the right to form **co-operative societies** became a fundamental right (with associations and unions).
- **Article 43B** (Directive Principle): the State shall promote voluntary formation, autonomous functioning, democratic control and professional management of co-operatives.
- **Part IXB** (Articles **243ZH to 243ZT**): at most **21 directors**; a **5-year** term for the board; elections by an independent authority; audit every year; a board may be superseded for at most **6 months**.
- **In 2021** the Supreme Court (*Union of India v. Rajendra N. Shah*) held that Part IXB is valid **only for multi-state co-operative societies**: since co-operatives are a State subject, the amendment needed ratification by half the States, which it did not get. So **Karnataka's co-operatives are governed by Karnataka's own Acts**.

> Exam view: "Co-operation is a State subject" is the key to many statement questions. Karnataka makes its own laws, and the Registrar of Co-operative Societies (Karnataka) registers and supervises societies.

4.2 Birth of the movement in Karnataka

ASKED BY KEA

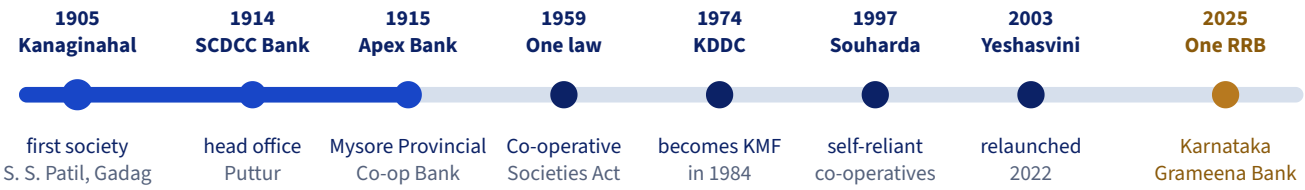
Kanaginahal, 1905. Soon after the 1904 Act, **Siddanagouda Sanna Ramanagouda Patil** gathered the farmers of his village, **Kanaginahal** (then in Dharwad district of the Bombay Presidency, now in **Gadag** district), and formed an **agricultural credit co-operative society** in **1905**. It is regarded as the **first co-operative society in India**, which is why Karnataka is called the **birthplace of the co-operative movement in India** and Patil the **father of the co-operative movement in Karnataka**.

Old Mysore. The Mysore government passed its own **Co-operative Societies Act in 1905**. Societies spread fast: by **1914–15** the State had **725** societies, **661** of them agricultural credit societies. In **1915** the **Mysore Provincial Co-operative Bank** was registered at Bengaluru to finance them; it is today's **Karnataka State Co-operative Apex Bank**.

Other regions. The coastal districts were in the Madras Presidency: the **South Canara District Central Co-operative Bank** began work in **January 1914** with its head office at **Puttur** (it moved to **Mangaluru** in **1927**). The northern districts were in the Bombay Presidency and Hyderabad State, so each region began with a different law

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until the **Karnataka (then Mysore) Co-operative Societies Act, 1959** brought them under one Act.



FROM THE EXAM · FDA 2026 AND SDA 2026

- *The first co-operative society in Karnataka was established in* (Kanakumbi / Kadakol / Kodihal / Kanaginahal): **Kanaginahal**. *(FDA 2026)*
- *Who is considered as the father of Co-operative Movement in Karnataka?* **Siddanagouda Sanna Ramanagouda Patil**. The other names are traps from other chapters: **Kagodu Ganapathiappa** and **Shantaveri Gopala Gowda** led the **Kagodu Satyagraha** (1951) for tenant farmers; **Kadidal Manjappa** was Chief Minister of Mysore State. *(FDA 2026)*
- *India's first Co-operative Society was established in which year and in which state?* **1905, Karnataka**. The Act came in 1904; the first society under it in 1905. *(SDA 2026)*

4.3 Co-operative laws of Karnataka

Law	What it does
Karnataka Co-operative Societies Act, 1959	The main Act: registration, management, elections, audit and winding up of co-operatives. The **Registrar of Co-operative Societies** heads the Co-operation Department's control over societies
Karnataka Souharda Sahakari Act, 1997	For **self-reliant** co-operatives that take **no share capital or loans from the government** and so get freedom from day-to-day government control; on the lines of Andhra Pradesh's 1995 Act for "mutually aided" societies. Amended in 2013 after the 97th Amendment
Multi-State Co-operative Societies Act, 2002 (Union law, amended 2023)	For co-operatives working in more than one State, e.g. **CAMPCO** (Karnataka and Kerala)

Exam view: a *Souharda* (ಸೌಹಾರ್ದ, "goodwill") co-operative is not a government-funded society; that is the one point to remember.

4.4 Co-operative credit and the co-operative banks

ASKED BY KEA

Farm credit is the oldest and largest co-operative activity in Karnataka. It has two arms.

	Short-term credit (crop loans, up to about a year)	Long-term credit (wells, pumps, land development)
State level	**Karnataka State Co-operative Apex Bank**, Bengaluru (registered 1915)	**Karnataka State Co-operative Agriculture and Rural Development Bank** (KSCARDB), Bengaluru
District level	**21 District Central Co-operative (DCC) Banks**	—
Village / taluk level	About **5,900 Primary Agricultural Credit Societies (PACS)**	**Primary Co-operative Agriculture and Rural Development (PCARD / "PICARD") Banks** at taluk level

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- The short-term structure is **three-tier**: **Apex Bank → DCC Banks → PACS → farmer**. Money flows down from **NABARD** to the Apex Bank, then to DCC Banks and PACS.
- **Urban co-operative banks** and **credit souharda** societies serve towns; urban co-operative banks are regulated by the **RBI** as well.
- The **Apex Bank** did business of about **₹41,000 crore** in 2024-25 and finances sugar factories and other co-operatives besides farm credit.
- **SCDCC Bank** (South Canara District Central Co-operative Bank): came into existence on 30 November 1913 and formally began work on **24 January 1914** at **Puttur**, the seventh central co-operative bank of the old Madras Presidency; head office shifted to **Mangaluru** in 1927.

Interest-free crop loans. Karnataka gives **short-term crop loans up to ₹5 lakh at 0% interest** through PACS and DCC Banks (the limit was raised from ₹3 lakh in **2023-24**), and **medium- and long-term farm loans up to ₹15 lakh at 3%** (raised from ₹10 lakh). The State pays the interest difference to the banks. In 2024-25 the government planned to lend about **₹27,000 crore** to over **36 lakh farmers** through co-operatives, and waived interest on overdue medium- and long-term loans of DCC and PCARD banks.

FROM THE EXAM · SDA 2026

- *The South Canara District Central Co-operative Bank was formally started in 1914 with its head office at* (Mangaluru / Puttur / Udupi / Malpe): **Puttur**. **Mangaluru** is the trap: the head office moved there only in **1927**. *(SDA 2026)*

Not a co-operative, but asked with them: Karnataka Grameena Bank

Point	Fact
Type	**Regional Rural Bank (RRB)**, under the RRBs Act, 1976
Formed	**1 May 2025**, by merging **Karnataka Gramin Bank** and **Karnataka Vikas Grameena Bank** (both Canara Bank-sponsored), under **"One State, One RRB"**
Head office	**Ballari**
Sponsor bank	**Canara Bank**
Owners	Centre **50%**, sponsor bank **35%**, State **15%**
Size	About **1,751 branches**; the **only RRB in Karnataka**

FROM THE EXAM · SDA 2026

- *Which of the following statements is/are correct regarding the Karnataka Grameena Bank? a. It is a scheduled commercial bank. b. It is one of the many Regional Rural Banks of Karnataka. c. It is the only Regional Rural Bank of Karnataka. d. The headquarters of this bank is in Ballari city.* → **c and d** (option 4). **b** is wrong since the 2025 merger left one RRB. (The RBI does list RRBs among scheduled commercial banks, so **a** is arguable, but no option has a, c and d together; KEA's key gives 4.) *(SDA 2026)*

4.5 Dairy co-operation: KMF and Nandini

ASKED BY KEA

Karnataka's dairy co-operatives follow the **Anand (Amul) pattern**: a **three-tier** structure owned by milk producers.

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Tier	Body	Role
Village	**Dairy Co-operative Society (DCS)**	Collects milk twice a day, tests fat, pays farmers
District / region	**District Co-operative Milk Union** (e.g. **Bamul** Bengaluru, **Mymul** Mysuru, **Dakshina Kannada union**)	Processing, packing, local sales, veterinary help
State	**Karnataka Co-operative Milk Producers' Federation (KMF)**, Bengaluru	Brand **Nandini**, marketing, cattle feed, planning

- **History:** the first dairy co-operative in the State came up at **Kudige** (**Kodagu**) in **1955**. The **Karnataka Dairy Development Corporation (KDDC)** was set up in **1974** with **World Bank** help; in **1984** it became **KMF**, and dairy work spread to every district under **Operation Flood** II and III.
- **Size:** the **largest dairy co-operative federation in South India** and the **second largest in India** after Gujarat's **GCMMF (Amul)**. About **27 lakh** producer members; **16 district milk unions** (2026). In 2026 KMF procured over **1 crore litres of milk a day**.
- **Brand: Nandini**. KMF's **Central Quality Assurance Laboratory** is in **Bengaluru**.
- **State support:** an incentive of **₹5 a litre** to milk producers (**Ksheera Dhare**; begun in 2008 at ₹2, raised to ₹4 in 2013 and ₹5 in 2016) and milk for schoolchildren and anganwadi children (**Ksheera Bhagya**, 2013).

FROM THE EXAM · SDA 2026

- *Which of the following statements are correct with respect to KMF? a. KMF is the largest Co-operative Dairy Federation in South India. b. There are 13 District Co-operative Milk Unions in Karnataka. c. Central Quality Assurance Laboratory of KMF is located in Bengaluru.* → **a and c** (option 1). **13 unions** was true years ago; after unions were split there are now **16**. *(SDA 2026)*
- **Learn the trap:** questions often carry an **old number**. When a statement gives a count (unions, districts, branches), check whether it is current.

😂 **MEME BREAK** **How deep is your co-operative GK?**

"The co-operative movement began in 1905." 🙂

"It began in Karnataka, at Kanaginahal." 😎

"In Gadag, founded by Siddanagouda Sanna Ramanagouda Patil." 🤯

"And the Nandini on my tea comes from the 2nd biggest dairy co-op in India, with 16 unions." 🧠

👉 KEA's 2026 papers asked about every level. Learn the names and places, not just the year.

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4.6 Other co-operative federations and institutions

ASKED BY KEA

Body	Where	What it does
Karnataka State Co-operative Consumers' Federation	Bengaluru	Runs the **Janatha Bazaar** department stores (four in Bengaluru) and supplies consumer goods
Karnataka State Co-operative Marketing Federation	Bengaluru	Marketing of farm produce; supply of **fertilisers** and inputs to PACS
Karnataka State Woollen Handloom Weavers' (Non-Khadi) Co-operative Societies Federation	**Challakere** (Chitradurga)	Woollen **kambli** (blanket) weaving; supplies blankets even to the armed forces
CAMPCO (Central Arecanut and Cocoa Marketing and Processing Co-operative)	**Mangaluru**	**Multi-state** co-operative (Karnataka and Kerala), set up in **1973** to save arecanut growers from a price crash; also makes chocolate
Co-operative sugar factories	Belagavi, Bagalkot, Vijayapura and other cane districts	Crushing cane of member farmers
Yeshasvini Co-operative Members Health Care Trust	Bengaluru	Health scheme for co-operative members (4.7)

- **Garag** (Dharwad) is known for **khadi** and national-flag making; it is *not* the woollen federation's base, and KEA used it as a wrong option.
- **Mundgod** (Uttara Kannada) is known for its Tibetan settlement, also a wrong option.

FROM THE EXAM · SDA (KALYANA KARNATAKA) 2026

- *The 'Karnataka State Woolen Handloom Weavers Non-Khadi Cooperative Societies Federation Limited' is located in* (Challakere / Bengaluru / Mundgod / Garag): **Challakere**. *(SDA KK 2026)*
- *Four Janatha Bazaars at Bengaluru are being run by* (Co-operative Marketing Federation / Primary Consumer Co-operative Societies / Karnataka State Co-operative Consumers' Federation / District Central Co-operative Wholesale Stores): **The Karnataka State Co-operative Consumers' Federation**. The Marketing Federation deals in farm produce and fertilisers, not retail stores. *(SDA KK 2026)*

4.7 Yeshasvini: health care through co-operatives

ASKED BY KEA

Point	Fact
Started	Announced on 14 November 2002 and started in **June 2003**, under Chief Minister **S. M. Krishna**; designed with cardiac surgeon **Dr Devi Shetty**
Who can join	Members of **co-operative societies** (rural and, since 2014-15, urban) and their families; also self-help groups and fishermen's, weavers' and beedi workers' societies
Break	Merged into **Arogya Karnataka** in **2018**
Relaunched	**2022**; cover from **1 January 2023**
Premium (relaunch)	**₹500** a year for a rural family of four, **₹1,000** for an urban family; the State pays the premium of **SC/ST** members
Run by	**Yeshasvini Co-operative Members Health Care Trust**, with the Co-operation Department; **Chief Patron: the Chief Minister**

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Point	Fact
Size	About **45.6 lakh** members (March 2025); cashless surgery in network hospitals for about **2,191 procedures** after the 2025 revision

FROM THE EXAM · SDA 2026

- *In Karnataka who is the Chief Patron of "Yeshasvini Co-operative Members Health Care Trust"?* (Chief Minister / Minister for Co-operation / Minister for Family and Health Care / Minister for Rural Development and Panchayat Raj): **Chief Minister**. The Co-operation Minister is the natural guess, and KEA expected you to fall for it. *(SDA 2026)*

4.8 Co-operation in 2025-26

2025-26 UPDATE

- **National Cooperative Policy 2025**: released by Union Cooperation Minister **Amit Shah** on **24 July 2025**, replacing the **2002** policy; vision **"Sahakar se Samriddhi"** (prosperity through co-operation) for 2025–45.
- **Ministry of Cooperation** (since **July 2021**): **PACS computerisation**; **5,894 PACS** of Karnataka are covered, and **267 new multipurpose PACS** have been formed in the State since February 2023.
- **2025** was the UN's **International Year of Cooperatives**. **International Day of Cooperatives**: first **Saturday of July**. **All India Co-operative Week**: **14–20 November** every year.
- **Karnataka Grameena Bank** (1 May 2025) is now the State's only RRB.
- **KMF** crossed **1 crore litres a day** of milk procurement in 2026; 11 of its 16 unions made a profit in April–July 2026.
- The **2024-25** State budget announced **reservation in the management boards** of co-operative societies and an interest waiver on overdue DCC and PCARD bank loans.

QUICK REVISION

- **1904** Act (credit only) → **1905 Kanaginahal** (Gadag), first in India; founder **Siddanagouda Sanna Ramanagouda Patil** = father of the movement in Karnataka.
- **1912** Act: non-credit societies. **1919**: provincial subject. Today **State List**; multi-state in Union List.
- **97th Amendment (2011)**: Art **19(1)(c)**, **43B**, Part **IXB (243ZH–ZT)**; **2021 Rajendra N. Shah**: Part IXB only for **multi-state** societies.
- Karnataka laws: **Co-operative Societies Act 1959**; **Souharda Sahakari Act 1997** (no govt share capital).
- Credit: **Apex Bank** (1915, Mysore Provincial Co-op Bank) → **21 DCC Banks** → **~5,900 PACS**. Long-term: **KSCARDB** → **PCARD banks**.
- **SCDCC Bank**: 1914, **Puttur** (to Mangaluru 1927). Crop loans: **₹5 lakh at 0%**; MT/LT **₹15 lakh at 3%**.
- **Karnataka Grameena Bank**: 1 May 2025, **Ballari**, Canara Bank, 50:35:15, only RRB.
- **KMF**: KDDC **1974** → KMF **1984**; **Nandini**; **16 unions**; 2nd after Amul; largest in South India; CQA lab **Bengaluru**; first dairy co-op **Kudige** 1955.
- **Janatha Bazaar** = Consumers' Federation. Woollen federation = **Challakere**. **CAMPCO** = Mangaluru, 1973, multi-state.
- **Yeshasvini**: 2003 (S. M. Krishna), merged 2018, relaunched 2022; Chief Patron = **CM**.

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Practice

1. Consider the following statements about the 97th Constitutional Amendment:
a. It added the right to form co-operative societies to Article 19(1)(c).
b. It inserted Article 43B in the Directive Principles.
c. After the 2021 Supreme Court judgment, Part IXB applies to every co-operative society in a State.
Which of the above are correct?
(1) a only (2) a and b only (3) b and c only (4) a, b and c

2. Match List-I (Place) with List-II (Co-operative fact):
a. Kanaginahal — I. Woollen handloom weavers' federation
b. Puttur — II. First co-operative society of India
c. Challakere — III. First head office of the SCDCC Bank
d. Ballari — IV. Head office of Karnataka Grameena Bank
(1) a-II, b-I, c-III, d-IV (2) a-III, b-II, c-I, d-IV (3) a-II, b-IV, c-I, d-III (4) a-II, b-III, c-I, d-IV

3. The products of the Karnataka Co-operative Milk Producers' Federation are sold under the brand
(1) Nandini (2) Amul (3) Aavin (4) Vijaya

4. KMF was set up in 1974, with World Bank help, under the name
(1) Karnataka Dairy Development Corporation (2) Mysore Milk Producers' Board (3) Nandini Dairy Corporation (4) Karnataka Livestock Development Agency

5. Arrange the short-term co-operative credit structure of Karnataka from the top tier to the bottom tier:
a. Primary Agricultural Credit Societies b. Karnataka State Co-operative Apex Bank c. District Central Co-operative Banks
(1) a, c, b (2) c, b, a (3) b, a, c (4) b, c, a

6. Under Karnataka's scheme for farmers, short-term crop loans from co-operatives carry 0% interest up to
(1) ₹1 lakh (2) ₹3 lakh (3) ₹5 lakh (4) ₹15 lakh

7. Consider the following statements about the Yeshasvini scheme:
a. It was started in 2003.
b. It was merged with Arogya Karnataka in 2018 and relaunched in 2022.
c. It is meant for members of co-operative societies and their families.
d. The Minister for Co-operation is the Chief Patron of its Trust.
Which of the above are correct?
(1) a and b only (2) a, b and c only (3) b, c and d only (4) a, b, c and d

8. A co-operative registered under the Karnataka Souharda Sahakari Act, 1997 is one that
(1) is fully financed by the State Government (2) takes no share capital from the government and manages itself (3) works in more than one State (4) is an urban co-operative bank regulated only by the RBI

9. The Union Ministry of Cooperation was created in
(1) 2019 (2) 2020 (3) 2021 (4) 2023

10. CAMPCO, the multi-state co-operative of arecanut and cocoa growers, has its head office at
(1) Mangaluru (2) Sirsi (3) Shivamogga (4) Puttur

11. The vision of the National Cooperative Policy 2025 is
(1) Sabka Saath, Sabka Vikas (2) Atmanirbhar Sahakar (3) Gram Swaraj (4) Sahakar se Samriddhi

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12. Which of the following about the Karnataka Grameena Bank is NOT correct?
(1) It was formed on 1 May 2025. (2) Its head office is at Ballari. (3) It is sponsored by the State Bank of India. (4) It is the only Regional Rural Bank in Karnataka.

Rapid-fire (cover the answers and test yourself)

Question	Answer
Year and place of India's first co-operative society	1905, Kanaginahal (Gadag)
Father of the co-operative movement in Karnataka	Siddanagouda Sanna Ramanagouda Patil
Act under which it was formed	Co-operative Credit Societies Act, 1904
Apex Bank's original name	Mysore Provincial Co-operative Bank (1915)
Number of DCC Banks in Karnataka	21
Number of KMF milk unions (2026)	16
Who runs Janatha Bazaars	Karnataka State Co-operative Consumers' Federation
Chief Patron of the Yeshasvini Trust	Chief Minister
Articles added by the 97th Amendment	19(1)(c), 43B, Part IXB (243ZH–243ZT)
All India Co-operative Week	14–20 November

Answers

Q	Ans	Explanation
1	2	Since *Rajendra N. Shah* (2021), Part IXB applies only to multi-state co-operatives, so c is wrong.
2	4	Kanaginahal – first society; Puttur – SCDCC Bank 1914; Challakere – woollen federation; Ballari – Karnataka Grameena Bank.
3	1	Amul is Gujarat's brand, Aavin Tamil Nadu's and Vijaya Andhra Pradesh's/Telangana's.
4	1	KDDC (1974) became KMF in 1984.
5	4	Apex Bank (State) → DCC Banks (district) → PACS (village).
6	3	Raised from ₹3 lakh to ₹5 lakh in 2023-24; ₹15 lakh is the limit for 3% medium- and long-term loans.
7	2	The Chief Patron is the Chief Minister, not the Co-operation Minister.
8	2	Souharda co-operatives are self-reliant and free of government share capital and control.
9	3	Created in July 2021; its first minister is Amit Shah.
10	1	CAMPCO (1973) is based in Mangaluru and works in Karnataka and Kerala.
11	4	"Sahakar se Samriddhi" – prosperity through co-operation.
12	3	Its sponsor bank is Canara Bank.

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