Code No. : 2011/19

Question Booklet Alpha Code **A**

Total No. of Questions : 160

Time : 2 Hours

Each question carries **half** mark : **Marks : 80 (160 × ½)**

I. Choose the correct form of the **verb** given in brackets for the following :

1. She seldom (visit) her parents.
   A) is visiting B) visits C) visit D) will visit

2. The peon (serve) the letter now.
   A) is serving B) serves C) has served D) serve

3. I (see) a bus passing.
   A) am seeing B) am to see C) see D) none of these

4. He (switch) off all lights before he left the hall.
   A) will switch off B) switches off C) has switched off D) had switched off

5. They (leave) home by the time we reached there.
   A) had left B) left C) have left D) leave

6. Footwear (be) to be kept outside before you enter the room
   A) are B) is C) have D) none of these

7. Five kilograms of rice (cost) only Rs. 5
   A) costs B) cost C) is costing D) are costing

8. That pair of scissors (belong) to me
   A) belong B) belongs C) are belonging D) none of these

9. Bad news (spread) fast
   A) spreads B) spreading C) are spreading D) none of these

10. The boy as well as his parents (dislike) cinema
    A) dislike B) dislikes C) are disliking D) none of these

II. Choose the correct **article** from the following :

11. He is paid ———————— honorarium regularly
    A) the B) a C) an D) none of these

12. We went to Ernakulam by ———————— Paraswaram Express
    A) the B) a C) an D) none of these

III. Choose the correct **preposition** from the following :

13. He is addicted ———————— drinking
A) by B) in C) to D) none of these

14. I am fully conversant ———————— the facts
A) by B) in C) to D) with

IV. Choose the correct **synonym** from the following :

15. Alien
A) native B) foreign C) neighbour D) none of these

16. Laconic
A) concise B) wide C) elaborate D) harsh

V. Choose the correct **antonym** from the following :

17. Zigzag
A) straight B) crooked C) rigid D) wrong

18. Rebuke
A) scold B) praise C) silence D) rude

VI. Choose the correct **meaning** from the following :

19. Interalia
A) among other things B) in clear terms
C) in reality D) truthful

20. Dejure
A) according to law B) according to faith
C) according to literacy D) according to action

21. The World Health Organisation (WHO) has raised an alarm over a 300 per cent increase in the number of cases of which disease globally in the first quarter of 2019?
A) Swine Flu B) Measles C) Hepatitis B D) Zika Virus

22. Google and Apple recently blocked the access to which highly popular Chinese app on their app stores in India?
A) UC Browser B) Tik Tok C) Shein D) Club factory

23. Name the Cricketer who has received Rajiv Gandhi Khel Ratna Award 2018?
A) Virat Kohli B) Rohit Sharma C) M S Dhoni D) Mithali Raj

24. 12th November is celebrated as _____

A) International Day of Peace
B) World Coffee Day
C) World Pneumonia Day
D) World Children's Day

25. Commercial Papers (CPs) are used by Companies and Institutions to raise short term funds in the money market. They can be issued for maturities upto

A) 89 days
B) 1 year
C) 14 days
D) 6 months

26. Which Indian has won the Nobel Memorial Prize in Economics?

A) C.V. Raman
B) Amartya Sen
C) Kailash Satyarthi
D) C.R.R. Rao

27. Who among the following former RBI Governors is the author of the book 'India Ahead : 2025 and Beyond' released recently?

A) Bimal Jalan
B) C. Rangarajan
C) Raghuram Rajan
D) D. Subbarao

28. Which of the following is better measurement of economic development?

A) Gross Domestic Product
B) Net National Product
C) Per Capita Income
D) Net Domestic Product

29. The Constitution describes India as a

A) Federal State
B) Union of State
C) Unitary State
D) Quasi-Federal State

30. From which Country, India borrowed the idea of Directive Principles?

A) Canada
B) Britain
C) USA
D) Ireland

31. First Airport which completely works using Solar Power?

A) Bombay
B) Calcutta
C) Kochi
D) Bangalore

32. Name the first Indian to be awarded the Nobel Prize in Literature

A) R.K. Narayan
B) Arundhati Roy
C) Rabindranath Tagore
D) Ashapoorna Devi

33. Vinoba Bhave was born in

A) 1865
B) 1875
C) 1885
D) 1895

34. NABARD was established on the recommendations of _____ Committee

A) Chakraborthy Committee
B) Sivaraman Committee
C) Narasimham Committee
D) Raghuram Committee

35. The social reformer who is also known as 'Pulayan Mathayi'

A) Kumara Guru
B) Sahodaran Ayyappan
C) Pandit Karuppan
D) Dr. Palpu.

36. Valmiki Awas Yojana is planned to provide
A) Housing for Rural landless poor
B) Housing for Urban landless poor
C) Housing for Slum Inhabitants
D) Housing for SC/ST below poverty line

37. The only planet that rotates in anticlockwise direction
A) Mars
B) Venus
C) Saturn
D) Jupiter

38. The Sarkaria Commission was setup to review the relation between
A) Prime Minister and President
B) Executive and Judiciary
C) Legislature and Executive
D) Centre and the State

39. Who is the HRD Minister at the Central Cabinet?
A) Rajnath Singh
B) Nirmala Sitharaman
C) Ravi Shankar Prasad
D) Ramesh Pokhriyal 'Nishank'

40. The Kyoto Protocol is an International Agreement linked to the United Nations Framework convention on
A) Climate Change
B) International Trade
C) Global Investment
D) Education

41. A and B can do a piece of work in 15 days. B and C in 20 days, C and A in 12 days. In how many days can they complete it if they work together
A) 10
B) 20
C) 30
D) 60

42. If E = 5 and HOTEL = 12. How will you code LAMB
A) 10
B) 7
C) 26
D) 28

43. If 18th February 2005 falls on Friday, then what will be the day on 18th February 2008?
A) Monday
B) Saturday
C) Sunday
D) Friday

44. Choose out the odd one
A) Sea
B) Tower
C) Mountain
D) River

45. Two pipes can fill a tank in 20 minutes and 30 minutes respectively. If both the pipes are opened simultaneously then the tank will be filled in
A) 10 minutes
B) 12 minutes
C) 15 minutes
D) 25 minutes

46. The sum of present ages of father and his son is 66 years. 5 years ago fathers age was 6 times the age of his son. After 7 years sons age will be
A) 13 years
B) 15 years
C) 20 years
D) 18 years

47. Arrange the given words in the sequence in which they occur in the dictionary and then choose the correct sequence
(1) Book
(2) Bandit
(3) Boisterous
(4) Baffle
(5) Bright
A) (2), (4), (3), (1), (5)
B) (2), (4), (3), (5), (1)
C) (4), (2), (3), (1), (5)
D) (4), (2), (3), (5), (1)

48. At what percent per annum will Rs. 3,000 amount to Rs. 3,993 in 3 years if the interest rate is compounded annually
A) 9% B) 10% C) 11% D) 13%

49. Choose the pair in which the words are differently related?
A) Bottle : Wine B) Cup : Tea C) Ball : Bat D) Ink Pot : Ink

50. Arrange the following words in a meaningful order
(1) Consultation (2) Illness (3) Doctor (4) Treatment
(5) Recovery
A) (4), (3), (1), (2), (5) B) (2), (3), (4), (1), (5)
C) (5), (1), (4), (3), (2) D) (2), (3), (1), (4), (5)

51. Ravi walks a distance of 3 km towards north, then turn to his left and walks for 2 km. He again turn left and walks for 3 km. At this point, be turn to his left and walks for 3 km. How many kilometers is he from the starting point?
A) 1 km B) 2 km C) 3 km D) 5 km

52. A train 360 m long is running at a speed of 45 km/hr. In what time will it pass a plat form 140 m long
A) 20 seconds B) 30 seconds C) 40 seconds D) 50 seconds

53. Prakash starts walking from his office towards a party hall. He walks for 30 m towards East. He takes a 90° right turn and walks for 15 m. He again taken a 90° right turn, and walks for another 20 m. He then walks for 25 m after taking a 90° left turn. Turning 90° towards his right he walks for 10 m to reach the party Hall. How far and in which direction is the party Hall from his office?
A) 40 m towards North B) 40 m towards West
C) 40 m towards South D) 45 m towards South

54. Select the lettered pair that has the same relationship as the original pair of words
Darkness : Lamp
A) Fatigue : Exercise B) Thirst : Water
C) Medicine : Illness D) Study : Classroom

55. Select the related letter/word/number from given alternatives :
ACFJ : EGJN : : IKNR : ?
A) MORV B) NOOP C) MPPQ D) NPPR

56. Pound : Yen : : Polo : ?
A) Hockey B) Horse C) Ride D) Stick

57. 11 : 121 : 110 : : 15 : 225 : 210 : : ?
A) 9 : 81 : 70 B) 18 : 324 : 306 C) 17 : 288 : 272 D) 16 : 255 : 239

58. Find the wrong number in the given series
380, 188, 92, 48, 20, 8, 2
A) 20 B) 92 C) 48 D) 2

59. If in an English alphabet each consonant is substituted by the immediate preceding letter and each vowel is substituted by the immediate following letter, then the word AUTHORITY will be written as
A) BVSIPQJSX B) BTSIPQISX C) BVSIPQJUX D) BVSGPQJSX

60. How many meaningful English words can be formed with the letters ADIC using each letter only once in each word?
A) Three B) One C) Two D) Four

61. Farmer Service Cooperatives Societies were organized on the recommendation of ———— commission.
A) Royal Commission on Agriculture B) Vaidhyanadhan commission
C) National Commission on Agriculture D) None of these

62. Name the financing institution organized by Govt of India on the recommendation of CRAFICARD.
A) NCDC B) NDDB C) NABARD D) None of these

63. The year in which first cooperative consumer store was registered in the world
A) 1852 B) 1792 C) 1844 D) 1863

64. Indian Cooperative Review is a quarterly journal of
A) NCCT B) NCDC C) VAMNICOM D) None of these

65. KSCARDB set apart debenture redemption fund from
A) Net profit B) Gross profit C) Loan collection D) None of these

66. Head quarters of Tourfed is at
A) Kollam B) Trivandrum C) Ernakulam D) Alappuzha

67. Which one of the following is not related to Milma?
A) Keramilk B) Refresh C) Rich D) Ghee

68. Which of the following is a federal society?
A) IFFCO B) Texfed C) RAIDCO D) None of these

69. Which is the chief activity of SC/ST fed?
A) Marketing of minor forest produces B) Supplying agricultural credit
C) Supplying water for irrigation D) None of these

70. Which society under the production of coir fibre out of unretted husk?
A) Coir mats and matting societies B) Coir rope manufacturing societies
C) Husk retting unions D) Coir bristle societies

71. In ———— FW Raiffeisen founded regional credit union.
A) 1870 B) 1871 C) 1872 D) 1873

72. On the basis of the principles of self-help, self-administration and self-responsibility schulz formed
A) Grain society B) Raw materials association
C) Rural credit society D) Rural banks

73. 'Lurbrand' is the trade name given to dairy products of
A) Japan B) France C) Denmark D) Russia

74. In the year 1961 Japanese Agricultural, Fisheries and Forestry Co-operatives formed ———— for doing foreign trade.
A) Tanomoshi B) Mujin C) Unicoop D) None of these

75. ———— is regarded as the father of co-operative movement in Sweden.
A) Dr. William King B) C.R. Fay C) A. Eldin D) Luzatti

76. ———— was popularly known as 'Magnacarta' of Indian Co-operative movement.
A) All India Rural Credit Survey Committee Report
B) All India Rural Credit Review Committee Report
C) CRAFICARD Committee Report
D) Law Commission Report

77. The Co-operative society in Kerala which got membership in ICA is
A) Edavanakad Service Co-operative Bank
B) Kerala State Co-operative Bank
C) Uralangual Labour Contract Co-Operative Society
D) E.M.S. Memorial Co-operative Hospital

78. The general council of NCDC have ———— members.
A) 31 B) 41 C) 51 D) 61

79. ACSTI is an institution established owned and managed by
A) State Co-operative Union, Kerala B) National Co-operative Union
C) Kerala State Co-operative Bank D) None of these

80. Germany is the birth place of
A) Consumer Banks B) Retail Banks
C) Land Mortgage Banks D) Farmers Banks

81. Where any member of a society to be registered is a registered Cooperative society, a member of the ———— of such registered society shall be authorised by the committee to sign the application for registration
A) Affiliated society B) Committee
C) Past committee D) None of these

82. The certificate to be issued by the Registrar under Sub Section (2) of Section 8 shall be in form
A) No. 3 B) No. 4 C) No. 3A D) No. 4A

83. The society shall be deemed to have commenced working if it has held the ———— after its registration and admitted members and has alloted shares.
A) Annual general body meeting B) Special general body meeting
C) First general body meeting D) None of these

84. The proposal for amalgamation, transfer of assets and liabilities or division of society shall be passed by ———— meeting.
A) Annual general body B) Special general body
C) Managing committee D) None of these

85. If the committee of a society admit ineligible persons as members, such members can be removed by ———— of his own motion or on the basis of a representation made by a member of the society.
A) Secretary B) President C) Registrar D) None of these

86. No amendment to any bye law of a society shall be valid unless such amendment has been ———— under the KCS Act and Rules by Registrar.
A) Registered B) Submitted C) Forwarded D) None of these

87. What shall be a conclusive evidence to prove an individual membership in the society?
A) Aadhar card B) Identity card C) Ration card D) None of these

88. Period for which account books are to be maintained by the societies is specified in KCS rule
A) 29 B) 30 C) 31 D) None of these

89. The principal state partnership fund is maintained by
A) KSCB B) KSCARDB C) NABARD D) None of these

90. Specify the section of KCS Act which empowers the government to establish deposit guarantee scheme
A) Section 57-B B) Section 66-B C) Section 57-D D) None of these

91. The Electoral Officer shall publish the final voters list in Form No ———— within ————days prior to the date fixed for polling.
A) 34, 35 B) 35, 20 C) 31, 20 D) 34, 7

92. The RCS may hold an enquiry into ———— working and financial condition of the society as per section 65.
A) Standard of function B) Position of Deposit
C) Constitution D) None of these

93. The Vigilance officer shall be under the administrative control of the
A) RCS B) Govt
C) Persons who conferred the powers of RCS D) None of these

94. Revision petition is filed before Tribunal only when ———— is not filed.
A) Review B) Appeal C) Order D) None of these

95. To whom the appeal is filed when Registrar supercede the Managing Committee of a Cooperative Society
A) Cooperative Tribunal B) Arbitration Court
C) Government D) None of these

96. Any dispute relating to the election to the Managing Committee of State Cooperative Union shall be referred to the
A) Registrar B) Government
C) Tribunal D) Arbitration Court

97. Specify the rule which give power to government to exempt any society or any class of societies from any of the provisions of the Rule
A) 181 B) 182 C) 183 D) 184

98. Section 94 of the KCS Act deals with
A) State Cooperation Union B) Tribunal
C) Offences D) None of these

99. As per Section ———— of the KCS Act no civil or revenue court shall have any jurisdiction in respect of any matter for which provision is made in this Act.
A) 99 B) 100 C) 101 D) 102

100. Section 62 of the KCS Act deals with
A) Provident Fund B) Pension C) Gratuity D) None of these

101. Profit which can be legally distributed to share holders
A) Gross profit B) Net profit C) Divisible profit D) Capital profit

102. Trial Balance consists of ———— a/cs.
A) Personal a/c B) Real a/c C) Nominal a/c D) All of these

103. The excess of receipts over payments represents
A) Cash in hand B) Profit C) Loss D) Income

104. Credit sales for the period are ascertained by preparing
A) Total creditors a/c B) Total debtors a/c
C) Balance sheet D) Purchase a/c

105. Profit on sale of fixed assets is transferred to
A) Capital reserve B) Revenue reserve C) Specific reserve D) Secret reserve

106. Carriage outward will appear
A) Trading a/c B) Profit and loss a/c C) Balance sheet D) None of these

107. The source document for preparing final accounts of co-operative institutions
A) Trial balance B) Income and expenditure a/c
C) R & D statement D) None of these

108. The expenses in connection with keeping of fixed assets in good condition
A) Revenue B) Capital C) Deferred revenue D) None of these

109. Method of providing depreciation for live stock
A) Depletion B) Fixed C) Revaluation D) Sinking fund

110. Credit sales of newspaper is recorded in ———— day book.
A) Purchase day book B) Sales day book
C) Journal proper D) None of these

111. Human Resources cannot be recorded in the books of accounts. It is based on the ———————— concept.
A) Entity B) Money measurement C) Going concern D) None of these

112. Subscription received in advance is ———————— a/c.
A) Real B) Personal
C) Representative personal D) Nominal

113. Goods distributed among customers free of cost is a part of ———————— expenses.
A) Office B) Advertisement C) Factory D) None of these

114. Assets which have no real value but are shown in the Balance sheet
A) Tangible B) Wasting C) Fixed D) Fictitious

115. Bills of exchange due before maturity date, it is called
A) Discounting B) Retirement C) Dishonouring D) None of these

116. Outstanding expenses shown in the Trial Balance will enter in
A) Trading a/c B) P & L a/c C) Balance sheet D) All the above

117. Interest on drawings is a ———————— to the business.
A) Income B) Expense C) Loss D) None of these

118. Deposit balance as per pass book will shares a ———————— balance.
A) Debit B) Credit C) Unfavourable D) None of these

119. In a Joint stock company the Balance sheet is prepared
A) Order of liquidity B) Order of permanancy
C) Total method D) None of these

120. Example of non operating expenses
A) Distribution expenses B) Selling expenses
C) Loss by theft D) None of these

121. Scheduled Co-operative Banks should have paid up share capital and reserves of not less than Rs.
A) One lakh B) Five lakhs C) Twenty lakhs D) Fifty lakhs

122. The long term financial soundness of a co-operative bank is called
A) Solvency B) Liquidity C) Viability D) Profitability

123. What portion of the demand and time liability of a co-operative bank can be lend by way of loans and advances?
A) after meeting the minimum CRR B) after meeting the minimum SLR
C) after meeting the minimum CRR and SLR D) entire portion of the demand liability

124. In most of the states the long term co-operative credit structure is a ———————— pattern.
A) two tier B) unitary C) three tier D) mixed

125. With a view to bringing larger segment of excluded population with in the banking fold banks were advised to introduce a facility of
A) CASA deposit accounts
B) No fills accounts
C) ATM
D) Current deposit accounts

126. To ensure effective implementation of prudential regulations and increased risks faced by banks in a liberalised environment ———————— was set up under Reserve Bank of India to attend exclusively the supervisory functions.
A) Agricultural credit department
B) Banking department
C) Rural planning and credit department
D) Board of financial supervision

127. The platform where communication technology and information technology are merged to suit core needs of banking is known as
A) net banking
B) core banking
C) core banking solution
D) electronic banking

128. The immovable property acquired by a co-operative society through a sale by sale officer shall be disposed of by the society within ———————— years from the acquisition.
A) seven
B) five
C) three
D) twelve

129. ———————— rate is the rate at which RBI accepts deposits from banks.
A) repo
B) reverse repo
C) bank
D) none of the above

130. The person named in the cheque to receive money is
A) Drawee
B) Depositor
C) Payee
D) Bank

131. In the case of safe custody of valuables the banker – customer relationship is
A) principal - agent
B) Bailee - bailer
C) lessor - lessee
D) lessee - lessor

132. A cheque presented after three months is called ———————— cheque.
A) Anti dated
B) Post dated
C) State
D) None of the above

133. Which of the following is applicable to Bankers lien?
A) Safe custody
B) Deposits
C) Debts not due
D) Securities left negligently

134. Introduction is not necessary in which of the following cases
A) minor account
B) joint account
C) trust account
D) illiterate account

135. In one of the following case insurance is not arranged by the bank
A) gold pledged with the bank in a gold loan account
B) stocks hypothecated to the bank
C) valuable in the safe deposit locker
D) building mortgaged to the bank

136. The limitation period of a mortgage is
A) 3 years B) 12 years C) 15 years D) 13 years

137. In a joint deposit account nomination facilities are available to
A) maximum three nominees B) maximum two nominees
C) only one nominee D) there is no limit

138. What is the standard purity of ornamental gold?
A) 22 carat B) 916 C) 91.6% D) all of the above

139. In a pledge advance possession and security charges are with
A) Pledgee B) Pledger C) Both of them D) None of them

140. The regulatory and supervisory authority of urban co-operative banks is/are
A) RBI B) NABARD
C) Registrar D) RBI and NABARD

141. Checking the transfer of balances from the Ledger to the Trial Balance comes under the face of ———— in Auditing.
A) Routine Checking B) Test Checking
C) Selective verification D) None of these

142. ———— Voucher is produced when the original voucher is missing.
A) Primary B) Collateral C) Secondary D) None of these

143. Misappropriation of ———— is known as lapping.
A) Goods B) Cash C) Cash and Goods D) None of these

144. ———— expenditure will never be a loss to the institution.
A) Revenue B) Capital C) Preliminary D) None of these

145. An item of Revenue Expenditure is posted to Personal Account. What kind of error is this?
A) Principles B) Compensating C) Clerical D) None of these

146. Which of the following is an Audit under practical point of view?
A) Government Audit B) Audit by Accountant General
C) Private Audit D) Final Audit

147. Specific Reserve is created by
A) Crediting P&L account B) Debiting P&L account
C) Debiting P&L appropriation account D) None of these

148. Depreciation on Live stock is calculated under ———— method.
A) Fixed Instalment B) Diminishing Balance C) Revaluation D) None of these

149. Which one of the following is not a Statutory Reserve?

A) Education Fund B) Dividend Equalisation Fund

C) Reserve Fund D) Member Relief Fund

150. A newly registered cooperative society should start functioning within

A) 1 month B) 3 months C) 6 months D) 1 year

151. Which Rule of the Kerala Cooperative Societies Act and Rules deals with the time limit for the conduct of First General Body of the Society?

A) 5 B) 6 C) 7 D) 8

152. The Net profit of a Service Cooperative Bank is Rs 15,00,000/- What is the amount to be paid towards Education Fund?

A) Rs. 75,000 B) Rs. 60,000 C) Rs. 1,00,000 D) None of these

153. What is the percentage of Depreciation to be charged on Library Books?

A) 5% B) 10% C) 15% D) No depreciation

154. ———————— is created for meeting unforeseen losses and contingencies.

A) Provision B) Reserve C) Depreciation D) None of these

155. Checking of the accounts and posting to subsidiary books and other ledgers is called

A) Test Checking B) Internal Checking C) Routine Checking D) None of these

156. A Cooperative Society should affiliate to the Cooperative Union with in ———————— months from the date of registration.

A) 3 months B) 6 months C) 9 months D) 12 months

157. A Cooperative Society can not admit members within ———— days of the General Body with election agenda.

A) 40 B) 60 C) 80 D) 90

158. Profit made from sale of Fixed assets should be kept as

A) Secret Reserve B) Capital Reserve C) Reserve Fund D) None of these

159. The Officer responsible for the custody of records is punishable for non production of records for audit under Section ———————— of the Kerala Cooperative Societies Act 1969.

A) 64 B) 94 C) 63 D) 66

160. The term "Due to" in Audit denotes

A) Asset B) Liability C) Income D) None of these

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