



Code No. **1997/19**

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 verb given in brackets for the following :

1. He (come) to the gate, if you call him mildly.

- A) comes
B) will come
C) has come
D) had come

2. If she (be) sincere, she will definitely help you.

- A) can be
B) is to be
C) is
D) none of these

3. I would have reached in time, if my ear (not break) down.

- A) did not break down
B) was not broken down
C) had not broken down
D) is not broken down

4. I should have finished the work, if I (get) half an hour more.

- A) got
B) had got
C) would get
D) was to get

5. He speaks as if he (be) the spokesman.

- A) is
B) was
C) will be
D) were

II. Choose the correct **preposition** from the following.

6. He was standing _____ the gate.

- A) in
B) at
C) by
D) none of these

7. Dr. Ram works _____ the central hospital.

- A) at
B) in
C) on
D) none of these

III. Pick out **synonym** from the following.

8. Quench

- A) satisfy
B) unhappy
C) clear
D) mislead

9. Duplicate

- A) replica
B) part
C) single
D) share

10. Reprimand

- A) complement
B) praise
C) scold
D) compliment



IV. Pick out correct **antonym** from the following.

11. Celibacy
A) Bachelorhood
B) Wedlock
C) Idle
D) Inertia
12. Repudiate
A) reject
B) affirm
C) deny
D) mistake

V. Choose **one word** from the following :

13. A Government system in which one person has complete control ?
A) Autocracy
B) Democracy
C) Autonomy
D) Autism
14. One who does not believe in God ?
A) Theist
B) Atheist
C) God man
D) God woman

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

15. Bonafide
A) Cheat
B) Hide
C) Good faith
D) Meaningless
16. Ad infinitum
A) Restricted
B) Without limit
C) Short
D) Long
17. To burn the midnight oil
A) go without working
B) to work late into the night
C) to sleep early
D) none of these
18. Bonhomie
A) Litigation
B) Friendship
C) Injustice
D) Fight

VII. Pick out **sounds** of animals/birds from the following.

19. Tigers
A) chirp
B) growl
C) scream
D) cry
20. Owls
A) screech
B) chatter
C) whistle
D) bleat



21. Auditing is _____ of accounting to find out the correctness of the transactions related to it.
- A) verification
B) examination
C) study
D) investigation
22. Accountancy begins where _____ ends.
- A) auditing
B) transaction
C) bookkeeping
D) scrutiny
23. Internal Auditing is the independent _____ within an organization.
- A) review
B) appraisal
C) checking
D) none of these
24. There should be no entry in the books of accounts without a _____.
- A) document
B) transaction
C) voucher
D) correspondence
25. A written evidence in original is said to be _____.
- A) primary voucher
B) secondary voucher
C) collateral voucher
D) none of these
26. The difference in figures is _____ and causes for their existence are brought to light.
- A) reconciled
B) over written
C) suppressed
D) corrected
27. _____ kept by the auditor come to rescue at a time when a suit is filed against him for negligence.
- A) Audit report
B) Working papers
C) Information collected
D) Final accounts
28. The unclaimed dividend will be shown as _____.
- A) asset
B) loss
C) liability
D) profit
29. Internal Control means _____.
- A) Checking the accuracy and reliability of the accounting data
B) Promoting operational efficiency
C) None of these
D) All of these
30. Under which category the expenses for the removal of the institution to more convenient place be included ?
- A) Capital Expenditure
B) Revenue Expenditure
C) Deferred Revenue Expenditure
D) None of these
31. The Authorised Share Capital of a Primary Credit Co-operative Bank is 60 Lakhs and its paid up share capital is 45 lakhs. What is the amount to be paid as affiliation fee to the State Co-operative Union ?
- A) 2,000
B) 1,900
C) 1,800
D) 1,200
32. Working capital of a Primary Vanitha Co-operative Society Rs. 9,500/-. What is the amount to be paid as audit fees ?
- A) 10,00,000
B) 47.50
C) 95
D) None of these



33. An audit made compulsory by-law is a _____ audit .
A) Internal Audit
B) Statutory Audit
C) Interim Audit
D) None of these
34. Audit Cost is related to _____ audit.
A) Final audit
B) Internal audit
C) Concurrent audit
D) None of these
35. From the following which error does not affect the agreement of Trial balance ?
A) Error of Partial Omission
B) Error of Principle
C) Error of Commission
D) None of these
36. The net profit of a Service Co-operative Bank Rs. 20,00,000/-. What is the amount to be paid as education fund ?
A) 1,00,000/- B) 2,00,000/- C) 60,000/- D) 40,000/-
37. The main object of audit is to
A) Certify the correctness of financial statements
B) To detect errors and fraud
C) To prevent errors and fraud
D) All of these
38. Which among the following is not a technical error ?
A) Error of commission
B) Error of principle
C) Error of partial omission
D) Compensating errors
39. Goods purchased from Jagan for ₹ 5,000 is credited to sales account ₹ 5,000. It is an error of
A) Compensating error
B) Error of principle
C) Error of commission
D) None of these
40. One of the basic principle of auditor, he must be _____
A) An honest person
B) Sincere in his work
C) An independent outsider
D) None of these
41. Banks are called _____ because they invest or lend funds of depositors who themselves are unable to lend their funds due to risk.
A) Financial institutions
B) Financial intermediaries
C) Financial agents
D) Facilitators
42. What portion of demand and time liabilities of a Co-operative bank can be lend by way of loans and advances ?
A) after meeting cash reserve ratio
B) after meeting statutory liquidity ratio
C) after meeting CRR and SLR
D) after meeting CRAR and SLR
43. Scheduled Co-operative banks should have paid up share capital and reserves of not less than Rs.
A) Rs. 5 lakhs
B) Rs. 50 lakhs
C) Rs. 5 crores
D) Rs. 50 crores
44. In most of the States the long term Co-operative credit structure is a _____ pattern.
A) Unitary
B) Mixed
C) Three-tier
D) Two-tier



45. The Reserve Bank of India was set up in
A) 1949 B) 1952 C) 1935 D) 1982
46. _____ Constitute the largest portion of Co-operative banks liabilities.
A) Paid up share capital B) Own funds
C) Borrowings D) Deposits
47. Who was the Chairman of the Task force appointed by the Government of Kerala for the setting up of the Kerala Co-operative Bank ?
A) Mr. Ravindranath B) Mr. Sreeram
C) Mr. Mohanan D) Mr. Prakash Bhakshi
48. Capital to Risk Weighted Assets Ratio System was introduced in Co-operative Banks in order to
A) Cleanse balance sheet B) Wipe of loss
C) Increase governments share holdings D) Strengthen capital base
49. The credit card in the nature of clean overdraft for multipurpose use including consumption is
A) KCC B) GCC
C) Overdraft D) Cash credit
50. Offering additional services to existing customers is called
A) retail banking B) retail credit
C) retail deposit D) cross selling
51. The share capital of Deposit insurance and credit guarantee corporation was fully subscribed by
A) Commercial Banks B) Scheduled Banks
C) RBI D) Central Govt.
52. Central Bank of United States is known as
A) Bank of England B) Bank of US
C) Federal Reserve System D) Reserve Bank of US
53. _____ is the rate at which RBI re-discounts eligible bills of commercial banks.
A) Repo rate B) Reverse repo rate
C) Lending rate D) Bank rate
54. An inoperative account after _____ become unclaimed.
A) Two years B) Three years
C) Seven years D) Ten years
55. The term 'run on the bank' denotes
A) Increasing volume of deposit B) Increasing demand for loans
C) Increasing volume of withdrawals D) None of these
56. According to Section _____ of the Indian Contract Act authorizes banks to exercise a general lien on property offered as security.
A) 170 B) 171 C) 172 D) 173



57. The transfer of interest in an immovable property by a person to a banking institution for securing a loan is called
- A) Mortgage
B) Hypothecation
C) Pledge
D) Lien
58. No banker shall open an account in the name of
- A) Minor
B) Married women
C) Drunkard
D) Insolvent
59. _____ is an indirect payment system.
- A) Interactive kiosk
B) MICR clearing
C) ECS clearing
D) All of the above
60. _____ provides power supply continuously in a core banking system.
- A) DC
B) AC
C) DG Set
D) Power backup
61. Contingent liabilities are shown as a foot note in the Balance sheet as per _____ accounting principles.
- A) Entity
B) Going concern
C) Materiality
D) Full disclosure
62. According to _____ concept it is assumed that the business will last for a long time.
- A) Matching
B) Going concern
C) Cost
D) Entity
63. Which one of the following is different from others ?
- A) To ascertain arithmetical accuracy of ledger accounts
B) To help in locating errors
C) To find out solvency position of the business
D) To help in the preparation of final accounts
64. Find out the one sided error.
- A) Machinery sold is treated as sales
B) Furniture purchased is treated as purchases
C) Withdrawal by proprietor treated as expense
D) Cash received from Ajayan debited to his account
65. The value of an asset after reducing depreciation is called
- A) Book value
B) Market value
C) Cost price
D) Original value
66. Existing Provision is generally given in
- A) Balance sheet
B) Trial balance
C) R & D statement
D) None of the above
67. Interest on capital is credited to _____ account.
- A) P & L
B) Trading
C) Drawings
D) Capital



94. Rule empowers to the Registrar to rescind Resolution taken by a Co-operative Society
A) 176 B) 177 C) 178 D) 179
95. How many Sections are there in Kerala Co-operative Societies Act of 1969 ?
A) 125 B) 150 C) 115 D) 110
96. Provisions of the Act 4, 5, 6, 7, 8, 15 and 74 deals with
A) Registration B) Liquidation
C) General Body D) Amalgamation
97. Reserve Fund is used for meeting
A) Share redemption B) Existing losses
C) Unforeseen losses D) Expenses for land and property
98. The Jurisdiction of a circle Co-operative union is
A) One District B) One Grama Panchayat
C) One Village D) One Taluk
99. Rule 16 is concerned with
A) Associate members B) Admission of a member
C) Expulsion of a member D) Removal of a member
100. Representative General Body is Constituted in a Co-operative Society as per Section _____ and Rule _____ of KCS Act and Rules, 1969.
A) Sect. 27 and Rule 32 B) Sect. 28 and Rule 34
C) Sect. 27 and Rule 34 D) Sect. 28 and Rule 32
101. 1994 Co-operative Principles Review Committee was headed by
A) Dr. Ivan Mac Pherson B) Dr. Muller
C) Mac Legan D) Karve
102. Joint Stock Companies require minimum _____ members for its incorporation.
A) 2 B) 7 C) 14 D) 24
103. In 1826 Robert Owen set up a village community known as
A) New Harmony B) Labour Exchange
C) Friendly Societies D) UNICOOP
104. 'Poverty, disease and crime were all due to the existing social and economic conditions and co-operatives were the only possible solution'. Who said it ?
A) Robert Owen B) Schulze
C) Dr. William King D) Edward Law
105. _____ are considered as the founder father of co-operative principles.
A) ICA B) Rochdale Pioneers
C) German Co-operators D) Russian Co-operators
106. _____ is the organizational form of NCDC.
A) Statutory Corporation B) National Co-operative Federation
C) Public Limited D) An NGO



107. _____ ensures distributive justice.
A) Equity B) Equality C) Solidarity D) Honesty
108. First 'Moshave Ovdim' established in the year
A) 1921 B) 1931 C) 1948 D) 1949
109. There are _____ elected members in the Managing Committee of the Kerala State Co-operative Union.
A) 19 B) 20 C) 21 D) 22
110. In 1961 UNICOOP was established in
A) USA B) Japan C) Russia D) China
111. The area of operation PCARDB is confined to
A) One district B) One taluk
C) One panchayath D) One block
112. For withdrawing amount from debenture redemption fund of KSCARDB _____ permission has to be obtained.
A) Government B) President C) Trustee D) MD
113. Trade Deposit is accepted by _____ societies.
A) Credit B) Consumer
C) Marketing D) Milk
114. Kerajam is a product of
A) Rubber mark B) Rubco
C) Market fed D) None of these
115. Lead and Link Scheme was formulated by
A) NCDC B) NDDB C) NAFED D) NABARD
116. Double Compartmental System relates to
A) Industrial Societies B) Credit Societies
C) Marketing Societies D) Consumer Societies
117. Kerala Co-operative Milk Marketing Federation was established in
A) 1980 B) 1945 C) 1979 D) 1985
118. The General body of Regional Co-operative milk producers unions consist of
A) Presidents of APCOS B) Secretary's of APCOS
C) Delegates of APCOS D) None of these
119. Which one of the following is not applicable to students Co-operative stores ?
A) Minors are Members B) Honorary Secretary
C) Ex-Officio President D) Elected President
120. Coir mark scheme is introduced by
A) Coir fed B) Coir board
C) State Govt. D) Central Govt.



121. If TEACH is coded as XIEGL, STUDY will be coded as
A) WXYHC B) WXZID C) WXYHV D) WXVHC
122. River : Dam :: Traffic : ?
A) Signal B) Vehicle C) Lane D) Motion
123. Mahesh walks 5 KM towards North, then turns to his left and walks 4 KM. He again turns left and walks for 5 KM. At this point he turns to his left and walks for 5 KM. How many KM is he from the starting point ?
A) 5 KM B) 2 KM C) 3 KM D) 1 KM
124. 9, 12, 11, 14, 13, ?, 15
A) 17 B) 14 C) 18 D) 16
125. 31, 29, 24, 22, 17, ?
A) 15 B) 14 C) 13 D) 12
126. Find the odd one.
A) Debit B) Deposit C) Deduction D) Withdrawal
127. If PAINT is coded as 74128 and EXCEL is coded as 93596, then how would you code ACCEPT ?
A) 455798 B) 455978 C) 455678 D) 475598
128. The difference between present ages of Kannan and Jayan is 6 years. The ratio between their ages after 4 years will be 3 : 4. What is the present age of Jayan ?
A) 14 years B) 18 years C) 20 years D) 24 years
129. How many days will there be from 26th January 2004 to 15th May 2004 (both the days included) ?
A) 110 B) 111 C) 112 D) 113
130. Find the wrong number in the series.
5, 27, 61, 122, 213, 340, 509
A) 27 B) 61 C) 122 D) 509
131. Find the odd one.
A) Copper B) Zinc
C) Brass D) Aluminium
132. Find the odd number.
A) 7 B) 15 C) 31 D) 57
133. If 16 men or 28 women can do a work in 40 days. In how many days will 24 men and 14 women complete the same work ?
A) 18 B) 22 C) 20 D) 24
134. A train of 300 meters length is running at a speed of 25 meters per second, it will cross a bridge of 200 meters length in
A) 5 seconds B) 10 seconds
C) 20 seconds D) 25 seconds
135. Horse is related to Hoof in the same way as Eagle is related to
A) clutch B) leg C) claw D) foot



136. Count each 7 which is not immediately preceded by 5 but is immediately followed by either 2 or 3. How many such 7's are there 57 265 73 83 73 25 72 73 48 26 78 ?
A) One B) Two C) Three D) Four
137. The door of Arun's house faces to East. From the back side of his house, he walks 50 M straight, then turns to the right and walks 50 M again. Finally he turns towards left and steps after walking 25 M. Now Arun is in which direction from the starting point ?
A) South-East B) North-East
C) South-West D) North-West
138. Find the wrong number in the series 2, 5, 11, 23, 47, 96, 191.
A) 47 B) 96 C) 23 D) 191
139. If second Saturday and all Sundays are holidays in 30 days month beginning on Saturday. Then how many working days are there in that month ?
A) 20 B) 24 C) 22 D) 23
140. MD : 52 :: ZB :
A) 28 B) 52 C) 48 D) 24
141. My Truth is written by
A) Indira Gandhi B) Mahatma Gandhi
C) R. K. Narayanan D) Abdul Kalam Azad
142. Which day is observed as the World Population Day ?
A) July 17 B) July 11 C) June 28 D) June 11
143. Television was invented by
A) Biard B) Newton C) Watts D) Dalton
144. The concept of zero was first given by the
A) Greeks B) Arabs
C) Indian D) Egyptians
145. Which one of the following period is referred as the classical age or golden age of Ancient India ?
A) Gupta B) Maurya C) Pallava D) Chola
146. Which Article of Indian Constitution deals with Budget ?
A) Article 108 B) Article 112
C) Article 262 D) Article 324
147. What is India's rank in the Global Competitiveness Index of the World Economic Forum (WEF) released in Sept. 2018 ?
A) 38th B) 48th C) 58th D) 68th
148. The 2018 Nobel Prize in Physics has been won by Gerard Mourou, Donna Strickland and
A) Michael Kosterlitz B) Serge Haroche
C) Arthur Ashkin D) Albert-Kurtz



149. Which of the following bodies regulates the Regional Rural Banks ?
A) RBI
B) NABARD
C) Dept. of Rural Development
D) SIDBI
150. With which game Canada Cup is associated ?
A) Golf
B) Cricket
C) Football
D) Lawn Tennis
151. The background colour of Olympic Flag is
A) Yellow
B) White
C) Light Blue
D) Silver
152. Golden Awards are given for outstanding contribution in which of the following fields ?
A) Population control
B) Popularization of science
C) Conservation of energy
D) Protection of environment
153. When International 'Yoga Divas' is celebrated ?
A) May 1
B) June 21
C) April 25
D) July 2
154. 'Higher than Hopes' is a biography of
A) Mother Teresa
B) Nelson Mandela
C) Bishop Tutu
D) None of the above
155. Which of the following is the first country to imposed carbon tax ?
A) New Zealand
B) Norway
C) America
D) Australia
156. Which of the following has not yet been visited by NASA or ESA ?
A) Venus
B) Pluto
C) Mercury
D) Titan
157. Which of the following is originally associated with Kerala culture ?
A) Kathak
B) Kuchipudi
C) Bharathanatyam
D) Mohiniattom
158. Who is the Chancellor of the Central University of Kerala ?
A) Prime Minister
B) President of India
C) Vice President
D) Governor of Kerala
159. How many Districts were there when Kerala came into existence on November 1, 1956 ?
A) 8 Districts
B) 5 Districts
C) 6 Districts
D) 7 Districts
160. When Onam was declared as a National Festival by the Kerala Government ?
A) 1961
B) 1971
C) 1981
D) 1991

1978

MEMORANDUM FOR THE RECORD
SUBJECT: [Illegible]

1. [Illegible]

2. [Illegible]

3. [Illegible]

4. [Illegible]

5. [Illegible]

6. [Illegible]

7. [Illegible]

8. [Illegible]

9. [Illegible]

10. [Illegible]

11. [Illegible]

12. [Illegible]

13. [Illegible]

14. [Illegible]

SEAL