



Code No. **1985/18**

Question Booklet

Alpha Code

A

Total No. of Questions : 160

Time : 2 Hours

Each question carries half mark :

Marks : 80 (160x½)

I. Each of the following sentences is to be **rephrased** according to the directions that follow it. The sentence is to be rephrased in a manner that it includes **one** of the given alternatives. The meaning of the sentence should **not** undergo any change :

1. The patient is too weak to walk.
The patient
A) was weak that he cannot walk
B) so weak that he cannot walk
C) such weak as he cannot walk
D) enough weak that he cannot walk
2. He is the best staff of the branch.
He is better
A) than any other staff of the branch
B) than any staff of the branch
C) than of the staff of the branch
D) than no staff of the branch
3. He seems to be an honest person.
It seems that
A) he is an honest person
B) he is honest
C) honest person
D) honest of himself

II. Each of the following incomplete sentence is followed by **four** responses. Pick up the **one** which is the **most** appropriate in the sentence.

4. He may be poor now but he
A) appears to have been rich
B) appears to be rich
C) appears to seem rich
D) appears rich to be
5. A man who always takes the gloomy view of things is called
A) zealot
B) optimist
C) pessimist
D) prevaricator

III. Each of the following words in capital letters is followed by **four** likely synonyms. **One** of them is **not** the **correct** synonym. Pick up that :

6. ABSCOND
A) Disappear
B) Flee
C) Hide
D) Verify
7. JUDICIAL
A) Legal
B) Forensic
C) Heretic
D) Juristic

IV. **Four** parts of each sentence are given in **A, B, C** and **D**. These are in sequence. Point out which part is **not** acceptable in standard English.

8. A) with the rise in prices
B) it has become
C) difficult to make
D) my both ends meet
9. A) I have been in bed
B) since a week
C) but I am
D) getting on now
10. A) his attitude towards me
B) has been hostile
C) from the beginning
D) but I care a fig for him



V. Fill in the blank space picking out the **prepositions** :

11. The best remedy _____ failure is hard work.
A) against B) on
C) to D) for
12. She has always been blessed _____ good health.
A) by B) from
C) with D) among

VI. Select the **Antonyms** of the following word.

13. Expunge
A) Perpetuate B) Accuse
C) Streamline D) Clarify
14. Affluent
A) Contracted B) Inadequate
C) Indigent D) Constricted

VII. Which of the following words **correctly** spelt ?

15. A) Grievance B) Greivance
C) Grievence D) Grieviance
16. A) Castastrophe B) Catastrophe
C) Catostrophe D) Catestrophe

VIII. Choose the most **acceptable** sentence.

17. A) You had better to consult a doctor B) You had better to consulted a doctor
C) You had better consulting a doctor D) You had better consult a doctor
18. A) Inspite the heavy rain the match went on
B) Despite the heavy rain the match went on
C) If I were a bird, I will fly to my home
D) England can able to beat Pakistan in the World Cup

IX. The passive form of the sentence "They have built a bridge" is

19. A) A bridge have been built by them B) A bridge has build by them
C) A bridge has been build by them D) A bridge has been built by them

X. Report the following sentence

"Has your wife gone to the school ?" I asked him.

20. A) I asked him whether his wife had gone to the school
B) I asked him if his wife has gone to the school
C) I asked him that whether had his wife gone to the school
D) I asked him has his wife gone to the school
21. Which Country is known as the Land of Thunder Bolt ?
A) Bhutan B) Netherlands
C) Jamaica D) Cuba
22. The country which celebrates independence day on August 15 along with India.
A) Korea B) Mauritius
C) Turkey D) Philippines



23. Who regarded as the Father of mobile phone Technology ?
A) Dennis Tito
B) Koneru Humpi
C) Martin Cooper
D) Dr. Barney Clark
24. How many rings are there in the symbol of Olympics ?
A) 9
B) 5
C) 7
D) 3
25. Who held the Ministership in Kerala for the least period ?
A) E.P. Jayarajan
B) M.P. Veerendra Kumar
C) R. Balakrishna Pillai
D) C. Haridas
26. The place known as 'City of Sinners'.
A) Pamir
B) Bangkok
C) Jamaica
D) Lhasa
27. The first Solar based Airport in the World.
A) Nedumbassery International Airport
B) Chennai International Airport
C) Singapore International Airport
D) Dubai International Airport
28. Who is the present Chief Economic Advisor to Govt. of India ?
A) Arvind Viramani
B) Kaushik Basu
C) Raghuram Rajan
D) Arvind Subramanian
29. The Mission-Eleven Million programme launched by the Union Ministry of youth affairs and sports is related to
A) Cricket
B) Hockey
C) Football
D) Rugby
30. Which is the Nodal Agency for the implementation of MGNREGA ?
A) Union Ministry of Surface Transport
B) Union Ministry for Rural Development
C) Union Ministry for Urban Development
D) Union Ministry for Health and Child Welfare
31. The word 'Ecology' was coined in 1866 by
A) Charles Darwin
B) Robert Whittaker
C) Arthur Tansley
D) Ernest Haeckel
32. Pine, Fir, Spruce, Cedar, Larch and Cypres belongs to
A) Gymnosperms
B) Monocotyledence
C) Dicotyledence
D) Angio sperms
33. New capital city of Andhra Pradesh, is under construction in
A) Visakha Patanam
B) Warangal
C) Sreekakulam
D) Amaravathy
34. Which is National Handloom Day ?
A) July 6
B) August 7
C) September 8
D) October 9
35. Who is the Attorney General of India ?
A) K.N. Parasaran
B) Prasanth Bhushan
C) Mukul Rohtagi
D) Venugopal
36. 'Chief Ministers Award' has been launched by which State Govt. to reward districts adopting digital ?
A) Assam
B) Kerala
C) Madhya Pradesh
D) Rajasthan

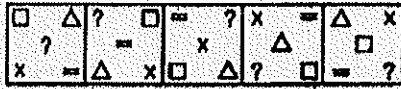


37. The main occupation of the people of Indus-valley civilization was
A) Agriculture B) Cattle rearing
C) Hunting D) Trade
38. If there is no sun, the colour of the sky would be
A) Orange B) Blue C) Black D) Yellow
39. In the World production of Natural Rubber, India ranks
A) Second B) Third C) Fourth D) Fifth
40. Fiscal policy in India is formulated by
A) R.B.I. B) NITI AYOJ
C) Finance Minister D) SEBI
41. If each digit in the number 92581473 are arranged in ascending order, what would be the difference between the digits which are fourth from the right and third from the left in the new arrangement ?
A) One B) Two C) Three D) Four
42. The average age of a man and his son is 40 years. The ratio of their age is 7:3 respectively. What is the man's age ?
A) 70 years B) 63 years C) 56 years D) 49 years
43. If each alphabet is assigned a sequential numerical value in terms of even numbers on the basis of their position in the English alphabet, viz. A = 2, B = 4, C = 6 and so on, what will be the value of the word LOCATION ?
A) 180 B) 182 C) 186 D) 178
44. Three of the following four are alike in a certain way and so form a group. Which is the one that does not belong to that group ?
A) NQ B) DA C) JM D) FJ
45. Ajay walks 20 m towards North. He then turns left and walks 40 m. He again turns left and walks 20 m. Further, he moves 20 m after turning to the right. How far is he from his original position ?
A) 20 m B) 30 m C) 50 m D) 60 m
46. 'Wall' is related to 'Brick' in the same way as 'Book' is related to
A) Page B) Binding C) Novel D) Story
47. If 'Blue' is called 'Green', 'Green' is called 'White', 'White' is called 'Red', 'Red' is called 'Yellow' then what will be the colour of Blood ?
A) White B) Green C) Yellow D) Red
48. In a class of forty students, Samir's rank from the top is twelfth. Alok is eight ranks below Samir. What is Alok's Rank from the Bottom ?
A) 20th B) 21st C) 22nd D) 19th
49. SCD, TEF, UGH, _____, WKL.
A) CMN B) UJI C) VIJ D) IJT
50. Four words have been given, out of which three are alike in some manner and the fourth one is different. Choose out the odd one.
A) Tortoise B) Duck C) Snake D) Whale

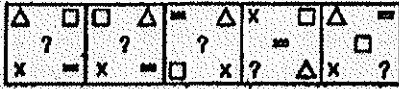


51. Select a figure from amongst the Answer Figures which will continue the same series as established by the five Problem Figures.

Problem Figures:



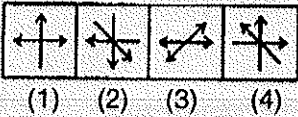
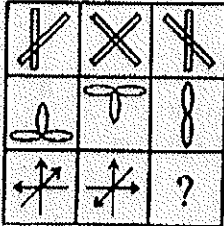
Answer Figures:



(A) (B) (C) (D) (E) (1) (2) (3) (4) (5)

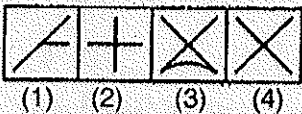
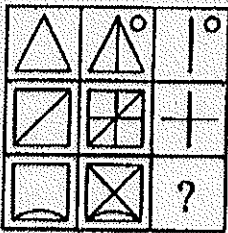
A) 1 B) 2 C) 3 D) 4

52. Select a suitable figure from the four alternatives that would complete the figure matrix.



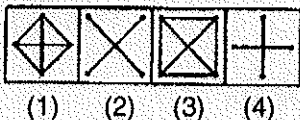
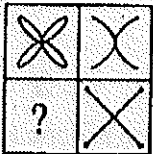
A) 1 B) 2 C) 3 D) 4

53. Select a suitable figure from the four alternatives that would complete the figure matrix.



A) 1 B) 2 C) 3 D) 4

54. Select a suitable figure from the four alternatives that would complete the figure matrix.



A) 1 B) 2 C) 3 D) 4



61. Mac Lagan Committee was constituted in the year
A) 1919 B) 1914
C) 1904 D) 1921
62. "All the enthusiasm in the World will not be enough unless we have trained personnel to run Co-operatives". Who said this statement ?
A) Frederick Nicholson B) Jawaharlal Nehru
C) Indira Gandhi D) Robert Owen
63. Sinking Fund is created for the purpose of
A) Liquidity B) Safety
C) Redumption of debentures D) None of these
64. Chairman of CRAFTCARD
A) Sivaraman B) Sarayya
C) Mac Lagan D) None of these
65. Minimum Involvement is put forward by
A) RBI B) NABARD
C) IDBI D) SIDBI
66. The Co-operative Collective Farms in Russia is generally known as
A) Kolkhoz B) Moshav
C) UNICOP D) Kibbutz
67. Mirdha Committee on Co-operation was in
A) 1993 B) 1995
C) 1964 D) 1963
68. Name the first State Co-operative Bank in India included in the Second Schedule of RBI Act.
A) Kerala State Co-operative Bank B) Maharashtra State Co-op. Bank
C) Karnataka State Co-operative Bank D) None of these
69. LAMPS were recommended by _____ Committee.
A) Calvert B) Bawa
C) Vaidyanathan D) Maclagan
70. Where the first Land Mortgage Bank in India was registered and started function ?
A) Jhang in Punjab B) Triplicane in Madras
C) Thalassery in Kerala D) None of these
71. Land mortgage Banks in India are called as
A) War time babies B) Depression Babies
C) Oppression babies D) None of these
72. TER is prepared by _____ and _____
A) Valuation Officer and Secretary B) Valuation Officer and Agriculture Officer
C) Supervisor and Agricultural Officer D) President and Secretary
73. KSCARDB set apart sinking fund from
A) Net profit B) Gross profit
C) Loan collection D) None of these
74. The structure of Consumer Co-operative Societies in Kerala
A) Federal B) Three tier
C) Two tier D) Unitary



75. National Agricultural Research and Development Foundation was established by
A) NABARD B) NCCF
C) NAFED D) NCDC
76. The inter-state Co-operative federation being financed by Kerala State Co-operative Bank.
A) Rubco B) RAIDCO
C) Co-optex D) CAMPCO
77. Regulated market were established in India on the recommendation of
A) Mac Lagan Committee B) Royal Commission on Agriculture
C) Gorwala Committee D) Khusro Committee
78. Lead and Link Scheme was formulated by
A) NCDC B) NDDB
C) NAFED D) NABARD
79. Trade deposit is accepted by _____ Societies.
A) Credit B) Marketing
C) Consumer D) Milk
80. In APCOS the value of milk is calculated on _____ in the milk.
A) Fat B) Fat and SNF
C) Fat and Sugar D) SNF and Sugar
81. How many Sections and Rules are there in KCS Act Sc. Rules 1969 ?
A) 110 Sections and 200 Rules B) 210 Sections and 101 Rules
C) 101 Sections and 101 Rules D) 110 Sections and 201 Rules
82. Schedule _____ of the KCS Act specify the Co-operative Principles.
A) I B) II C) III D) IV
83. Every Society shall commence working within a period of _____ of its registration.
A) 180 days B) 90 days
C) Six months D) Three months
84. The Government and Registrar shall have power to _____ the working of a society for the economic and social betterment of its members and general public.
A) Regulate B) Supervise
C) Inspection D) None of these
85. Application for registration of bye-law amendment of a Woman Co-operative Society shall be accompanied by a chalan receipt for Rs.
A) 500 B) 100 C) 50 D) 200
86. If a member of a Co-operative Society has acted adversely to the interest of the Society or has failed to comply with the provision of the bye-laws, he may be _____ from the Society under Section 17 of the KCS Act, 1969.
A) Suspended B) Expelled
C) Removed D) None of these



87. Section 14 A of KCS Act deals with
A) Commencement of Subsidiary Institutions
B) Commencement of Insured Banks
C) Commencement of Partnership of Co-operatives
D) Commencement of Consortium Lending Scheme
88. Who publishes the final voters list in the election to the committee of a Co-operative Society ?
A) Returning Officer
B) Election Commission
C) Electoral Officer
D) Presiding Officer
89. Among the following records one shall be retained during the entire life time of the Co-operative Society.
A) Receipt Book
B) Dividend Register
C) Minutes Book
D) Acquittance Register
90. Power to make rules is mentioned in the _____ Section of KCS Act.
A) 106
B) 107
C) 108
D) 109
91. The purpose of calculating the term of committee is five years from date of
A) Taking charge
B) Election
C) Assuming charge
D) None of these
92. Casual vacancy of an elected member of the committee shall be filled up by nomination by the committee, if the term of office of the board is less than _____ of its original term.
A) 1/4
B) 1/3
C) 1/2
D) 3/4
93. When there is equality of vote who shall exercise a second vote or casting vote ?
A) President
B) Vice President
C) Person preside over the meeting
D) Secretary
94. Who conduct the election of President and Vice President ?
A) Secretary
B) GM
C) MD
D) Election Commission
95. The final voters list shall be published within _____ days prior to the date fixed for poll.
A) 25
B) 20
C) 30
D) 60
96. The deduction is made by salary disbursing officer from the employees salary only when the Society has informed at least _____ in advance about the dues on loan or award amount to employees whose salary is to be deducted.
A) 15 days
B) 20 days
C) 30 days
D) 45 days
97. The rate of contribution of Co-operative Societies towards Co-operative Development and Welfare Fund, is on the basis of its
A) Paid up Capital
B) Working Capital
C) Gross Profit
D) Net Profit
98. The present liquid cover applicable to Co-operative Societies which are not coming under BR Act is _____ of its total demand and time liabilities.
A) 10%
B) 15%
C) 20%
D) 25%
99. Which Section of the KCS Act empowers the RCS to issue direction to the Committee of the Society to suspend its officers ?
A) 66A
B) 66B
C) 68A
D) 69A
100. Co-operative Ombudsman is appointed as per Sec. _____ of the KCS Act.
A) 68
B) 68A
C) 69A
D) 70A
101. Premium paid on the life insurance policy of the proprietor shall be debited to _____ account.
A) Premium
B) Capital
C) Insurance
D) Drawings



116. If sales are ₹ 2,00,000 and rate of gross profit on sales is 25%, the amount of gross profit will be
A) ₹ 40,000
B) ₹ 50,000
C) ₹ 60,000
D) ₹ 80,000
117. Cost of goods sold plus gross profit is equal to
A) Closing stock
B) Sales
C) Net profit
D) Net purchases
118. The term depreciation is related with _____ asset.
A) Current asset
B) Intangible assets
C) Fixed asset
D) Fictitious asset
119. Prepaid expense account is a _____ account.
A) Personal
B) Real
C) Nominal
D) Income
120. Closing stock is valued at
A) Cost price
B) Realisable value
C) Real Value
D) Cost price or realisable value whichever is less
121. Punishment for dishonour of cheque on insufficient funds is
A) Imprisonment for a term of 2 years
B) Fine which may extend to twice the amount of cheque
C) Imprisonment for a term of 3 years and fine which may extend to twice the amount of cheque
D) Imprisonment for a term of 2 years and fine which may extend to twice the amount of cheque
122. No joint account is permitted in the case of
A) Two women
B) Two old men
C) Two minors
D) All of the above
123. Which one of the following is not a demand and time liability ?
A) Current Account Deposit
B) Savings Bank Deposit
C) Recurring Deposit
D) Reserves
124. In one of the following insurance is not arranged by the bank. Identify that
A) Stocks hypothecated to the Bank
B) Valuables in the safe deposit locker
C) Gold pledged to the Bank in a gold loan account
D) Building mortgaged to the Bank
125. Opening current account of a private limited company, one of the following item is not taken
A) Certificate of Commencement of Business
B) Application form
C) Memorandum of Association and Articles of Association
D) Certificate of Incorporation
126. At what rest compound interest can be given on term deposits ?
A) Weekly
B) Monthly
C) Quarterly
D) Half yearly
127. A bill without consideration is called
A) Demand Promissory Note
B) Bill of Exchange
C) Accommodation Bill
D) All of the above
128. The correct test to know the purity of gold is
A) Touch stone method
B) Specific gravity method
C) Acid test method
D) All of the above



129. Which is the regulatory authority of an Urban Co-operative Banks ?
A) NABARD
B) Registrar of Co-operative Societies
C) State Government
D) RBI
130. _____ reflects the governance quality of a bank.
A) Solvency
B) Profitability
C) Liquidity
D) Trustworthiness
131. OTP in credit card transaction means
A) Odd Transaction Password
B) Owner is Trading Password
C) One Time Password
D) One Time Pin Code
132. A banker shall not open an account in the name of
A) Married women
B) Illiterate person
C) Lunatic
D) Minor
133. Noting and protest is must for _____ bill.
A) Inland
B) DA
C) DP
D) Foreign
134. 3C's of lending is mainly associated with
A) Secured loan
B) Unsecured loan
C) Industrial loan
D) Pledge loan
135. Bankers are not merely dealers in money but in an important sense they are the _____ of money.
A) Purveyors
B) Manufacturers
C) Traders
D) Discounters
136. _____ is the minimum limit in RTGS system.
A) 2 lakh
B) 5 lakh
C) 3 lakh
D) 10 lakh
137. There are _____ negotiable instruments as per Negotiable Instruments Act.
A) 6
B) 4
C) 5
D) 3
138. _____ is the rate at which the Central Bank re-discounts the eligible bills of the Commercial Banks.
A) Bank rate
B) Repo rate
C) Reverse repo rate
D) Lending rate
139. A payment according to the aparent tenure of the instrument is called
A) Statutory payment
B) Payment in due course
C) Negotiated payment
D) Compulsory payment
140. _____ is a capital committed in the form of share holding.
A) Venture capital
B) Risk capital
C) Preference share
D) None of these
141. Audit programme is a written _____ given by the Auditor.
A) Report
B) Scheme
C) Evidence
D) Guidance
142. Audit Certificate should be sent to the institution within _____ months after the completion of the Audit.
A) 1
B) 2
C) 3
D) 6
143. Internal Audit is the independent _____ within the organisation.
A) Review
B) Appraisal
C) Checking
D) None of these
144. The difference in figures is _____ and causes for their existence are brought to light.
A) Reconciled
B) Over written
C) Suppressed
D) Corrected
145. _____ 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



146. There should be no entry in the books of accounts without a
A) Document
B) Transaction
C) Voucher
D) Correspondence
147. Which type of Society Audit Report should be laid by the Government before the Legislative Assembly ?
A) District Co-operative Banks
B) Apex Co-operative Societies
C) Federal Co-operative Societies
D) Regional Rural Banks
148. Choose the method for the valuation of closing stock
A) Revaluation Method
B) First in First Out Method
C) Digit Method
D) Annuity Method
149. Choose the odd one
A) Sinking Fund
B) Reserve Fund
C) Education Fund
D) Member Relief Fund
150. _____ is the action taken by the auditor to confirm the physical existence of an asset.
A) Verification
B) Valuation
C) Amortization
D) Depletion
151. Permanent decrease in the value of an asset due to wear and tear, passage of time etc. is known as
A) Reserve
B) Depreciation
C) Depletion
D) None of these
152. The reserve created to meet unexpected liability is called
A) Contingent liability
B) Provision
C) Bad debts
D) None of these
153. _____ is the classified and consolidated summary of day book.
A) General Ledger
B) R and D Statement
C) Deposit Ledger
D) None of these
154. A written evidence in original is said to be
A) Primary voucher
B) Secondary voucher
C) Collateral voucher
D) None of these
155. Accountancy begin where _____ ends.
A) Auditing
B) Transaction
C) Book keeping
D) Scrutiny
156. The audit done by the employees of an institution is called
A) Test Audit
B) Final Audit
C) Internal Audit
D) Interim Audit
157. Audit classification of a Co-operative Society is done on the basis of
A) Capital structure
B) Financial stability
C) General working
D) All of these
158. _____ is considered as the hand book of auditors.
A) Audit manual
B) Audit note
C) Audit certificate
D) None of these
159. _____ is a detailed audit conducted throughout the accounting year.
A) Annual Audit
B) Concurrent Audit
C) Interim Audit
D) None of these
160. Prepaid rent is treated as
A) Asset
B) Liability
C) Loss
D) None of these

SEAL