

Code No. : 1972/2020

Question Booklet
Alpha Code

A

Total No. of Questions : 160

Time : 2 Hours

Each question carries half mark :

Marks : 80 (160 × ½)

1. Fill in the gap with a phrasal verb given below :
He gets easily _____ at small things
A) Taken for B) Taken after C) Taken aback D) Taken off
2. Complete the sentence with an appropriate preposition
The flood victims were put _____ at a school building as a safety measure
A) into B) up C) on D) off
3. Which of the following is correct if the given sentence begins with "Neither"....
"She didn't know where the book was and I didn't either"
A) Neither she nor me did know where the book was
B) Neither she nor I didn't know where the book was
C) Neither she nor I knew where the book was
D) Neither she nor I know where the book was
4. Which of the following prepositions respectively can best fill in the gaps in the sentence
"Politicians charged _____ corruption should be disqualified for life _____ seeking an electoral office"
A) For, for B) for, in C) of, on D) with, from
5. Fill up with suitable words given in options
One should not _____ _____ temper while dealing with children
Which of the following words will suitably fill in the gaps in the sentence
A) Lose once B) Loose their C) Lose one's D) Loose one's
6. Identify the sentence that contains a past perfect continuous tense
A) He has been an IPS officer for ten years
B) He had been working as an Assistant Professor before he joined Indian Administrative service
C) I was sleeping when he called me
D) She has been staying in this house for five years

7. Which of the following does correctly convey the same meaning as in the sentence?
"We will do the cleaning if the servant is absent"
- A) Should the servant be absent, we will do the cleaning
B) If the servant will be absent, we can do the cleaning
C) Should the servant is absent, we will do the cleaning
D) The servant being absent, we will do the cleaning
8. Which of the following is the correct assertive form of the given exclamatory sentence?
"Oh, that I were young again!"
- A) I wished that I were young again
B) I wish I was young again
C) I wish I were young again
D) I wish I am young again
9. Which of the following conveys the correct sense of the given sentence?
"Listen carefully so that you might not miss out anything"
- A) Listen carefully lest you might not miss out anything
B) Listen carefully lest you shall not miss out anything
C) Listen carefully lest you should not miss out anything
D) Listen carefully lest you should miss out anything
10. Which among the following sentences is correctly worded?
- A) Scarcely he heard the news, he rushed to the place
B) He neither cares for his wife nor children
C) Hardly had he entered the room when a cat ran out
D) Gandhiji preached not only good ideals but practiced them too
11. Which of the following is the correct indirect speech form of
She said, "I met this man two weeks ago"
- A) She said that I met the man two weeks before
B) She said that she met that man two weeks ago
C) She said that she had met this man two weeks ago
D) She said that she had met that man two weeks before
12. Which of the following is the correct direct speech form of
"He asked them whether they would listen to such a man".
- A) He said, "Do you listen to such a man?"
B) He said "Should you listen to such a man?"
C) He said, "Will you listen to such a man?"
D) He said, "Did they listen to such a man?"
13. In which of the following sentences, the word "after" has been used as a preposition?
- A) He takes after his father
B) They arrived soon after
C) We went away after they had left
D) Please come after noon

14. Identify the wrong sentence
 A) The lights were put off by the house keeper
 B) They put on new dresses for the party
 C) He put aside a substantial sum of money for the welfare of the poor
 D) I can longer put up by his temper
15. Identify the correct passive voice form of "Why did he give such an answer?"
 A) Why he gave such an answer?
 B) Why was such an answer given by him?
 C) Why is such an answer given by him?
 D) Why has such an answer been given by him?
16. Identify the correct active voice form of "I am vexed by his behaviour"
 A) His behaviour vexed me
 B) His behaviour is vexing me
 C) His behaviour vexes me
 D) His behaviour vex me
17. Identify the correct sentence
 A) I would rather you went by air
 B) I would rather you go by air
 C) I would rather you will go by air
 D) I would rather like if you may go by air
18. Identify the wrong sentence
 A) How dare you contradict me?
 B) He dares not take such a step
 C) He dared not do it
 D) He doesn't dare speak to me
19. Which question tag correctly fits in the given sentence?
 They seldom come here, _____?
 A) Don't they? B) Did they? C) Do they? D) Didn't they?
20. Which one of the following sentences contains a noun clause?
 A) Pay careful attention to what I am going to say
 B) Eat all that you can
 C) Don't talk while she is singing
 D) As he was not there I spoke to his brother
21. Identify the contribution of the Economists for which they won the 2020 Nobel prize
 A) Depreciation
 B) Inflation
 C) Auction theory
 D) Linear programming
22. World calamity control day is observed on
 A) 12th October B) 13th October C) 14th October D) 15th October
23. Who won the French Open men's title in 2020?
 A) Novak Djokovic B) Rafael Nadal C) A. Mies D) D. Thiem
24. SEBI means
 A) Stock and Exchange Board of India
 B) Securities and Exchange Board of India
 C) Stock and Earnings Board of India
 D) Securities and Earnings Board of India

25. KIIFB means
 A) Kerala Infrastructure Interest Fund Board
 B) Kerala Infrastructure Investment Funding Board
 C) Kerala Infrastructure Investment Fund Board
 D) Kerala Infrastructural Investment Fund Board
26. Which one of the following is not called Venice of the East in India?
 A) Srinagar B) Jaipur C) Udaipur D) Alappuzha
27. Uttarakhand was formed from _____ part of Uttar Pradesh
 A) North West B) North East C) Central D) East North
28. Which union territory was merged recently?
 A) Andaman and Nicobar islands B) Puducherry
 C) Daman and Diu D) Ladakh
29. Which is the tallest mountain on Earth?
 A) Mount Washington B) Mount Everest
 C) Mount Whitney D) Mount St. Helens
30. What is the smallest country in the World?
 A) Fiji B) Bhutan C) Vatican City D) Singapore
31. What country is called "Land of Fire and Ice"?
 A) Denmark B) Japan C) Italy D) Iceland
32. What is the biggest state in USA?
 A) Texas B) Alaska C) Arizona D) Florida
33. What is Shakespeare's longest play?
 A) Hamlet B) Romeo and Juliet C) Macbeth D) Othello
34. What is a group of giraffes known as?
 A) Board B) Truffle C) Tower D) Reave
35. Arachnophobia is the fear of
 A) Frog B) Snake C) Turtle D) Spider
36. Ascorbic acid is a form of which vitamin?
 A) A B) B C) C D) D

37. Geiger Counter measures
 A) Oxidation B) Earth quake C) Radiation D) Inflammation
38. Who played the title role in the film The Godfather which was released in 1972?
 A) Clark Cable B) Marlon Brando C) Gregory Peck D) Sean Connery
39. From which constituency Sri Rahul Gandhi won the loksabha elections recently?
 A) Chikmagalur B) Bangalore C) Wayanad D) Thrissur
40. Who is the Public works and registration minister in the present Kerala government?
 A) Sri. V.S. Sunilkumar B) Sri. E. Chandrasekharan
 C) Sri. Kadakampally Surendran D) Sri. G. Sudhakaran

Find out the missing number in the given series (41–43) •

41. 254, 249, 259, 244, 264, 239, ?
 A) 272 B) 269 C) 296 D) 264
42. 5, 26, 68, 152, 320, ?
 A) 652 B) 654 C) 656 D) 566
43. 2, 8, 44, 260, 1556, ?
 A) 9323 B) 9432 C) 9332 D) 9632
44. Akhil and Arjun are brothers. Babu is the father of Akhil and Sakshi is the wife of Arjun's only brother. Anamika is daughter of Sakshi. How is Anamika related to Babu?
 A) Sister in law B) Niece C) Grand daughter D) Daughter
45. Today is Tuesday, after 53 days it will be
 A) Sunday B) Monday C) Saturday D) Thursday
46. A, B, C, D, E, F, G and H are sitting in a circle in the same order for lunch at equal distances. Their positions are clock wise. If C is sitting in the east, then what is be the position of G
 A) South east B) West C) North east D) East
47. In a distinct code language ATISH is written as AHIST and MAHEK is written as AEHKM. In that language, how will NARGIT be written
 A) ANIGRS B) ANGIRS C) AGINRT D) AGNIRT
48. Three of the following four numbers are alike in a certain way and one is different pick the number that is different from the rest
 A) 4147 B) 8205 C) 9368 D) 7298

49. If 1st January 1910 is Friday, then find out the day on 1st January 1901
 A) Monday B) Tuesday C) Wednesday D) Sunday
50. Select the option that is related to the fourth term in the same way as the first term is related to the second term 213 : 7 :: _____ : 8
 A) 343 B) 512 C) 340 D) 509
51. A bus starts from city X. The number of women in the bus is half of the number of men. In city Y, 10 men leaves the bus and five women enter. Now number of men and women is equal. In the beginning, how many passengers entered to bus.
 A) 15 B) 30 C) 36 D) 45
52. If LEMAN is written as OUNLM, how can MELAN be written in the same way
 A) NUOML B) LMNOU C) NUOLM D) NULOM
53. If 30 persons take 10 days to complete a certain work, working 8 hours a day, then 40 persons should work how many hours a day is needed so that the work is completed in 6 days
 A) 6 B) 10 C) 8 D) 12

Find out the wrong number in the following series (54–56)

54. 3, 2, 8, 9, 13, 22, 18, 32, 23, 42
 A) 8 B) 9 C) 13 D) 22
55. 1, 3, 9, 31, 129, 652
 A) 1 B) 3 C) 652 D) 31
56. 291, 147, 75, 39, 22, 12, 7.5
 A) 39 B) 147 C) 7.5 D) 22
57. Find the missing number from the below options
- | | | | |
|----|----|----|----|
| 18 | 12 | 21 | 9 |
| 17 | 9 | 12 | 14 |
| 31 | 8 | ? | 34 |
- A) 5 B) 3 C) 1 D) 7
58. Find the missing letter to complete the given series
 DJ, H?, LF, PD
 A) J B) D C) F D) H
59. A man retired from his service at the age of 60. He served for $\frac{3}{5}$ th years of his retirement age. He joined his job at the age of
 A) 20 years B) 18 years C) 24 years D) 36 years

60. Starting from a point, Balu walked 20 meters North side, he turned right and walked 10 meter, he again turned right and walked 20 meters, then he turned left and walked 5 meters. How far is he now and in which direction from the starting point
- A) 15 meter towards east B) 5 meter towards east
C) 15 meter towards west D) 5 meter towards west
61. The credit of organising first successful co-operative society goes to _____ flannel weavers of Rochdale near Manchester in England
- A) 15 B) 18 C) 22 D) 28
62. Which one of the following was not a Rochdale principle?
- A) Limited interest on capital B) Concern for community
C) Democratic control D) Co-operative Education
63. "Co-operation something more than a system. It is a spirit which appeals to the heart and mind. It is a religion applied to business. It is a gospel of self sufficiency and service" whose definition is this
- A) Mr. Fay B) Mr. Herrick C) ML. Darling D) VL. Metha
64. The first Central Co-operative bank in India was organised in Bombay in the year 1911 at the initiative of a non-official co-operator. Who was that person?
- A) Lallu Bhai Samaldas B) Gopal Krishna Gokhle
C) Ramada Pantulu D) Sir Frederick Nicholson
65. Who was the Chairman of the Agriculture finance sub-committee appointed by the Govt. of India in 1944
- A) Prof. Agarwal B) Prof. D.R. Gadgil C) R.G. Soraiya D) Gorwala
66. The CRAFTCARD recommended the establishment of
- A) Imperial bank B) State Bank of India C) NABARD D) RBI
67. NCCT stands for
- A) National Council for Co-operative training
B) National Council for Co-operation and training
C) National Centre for Co-operative training
D) National College for Co-operative training
68. The primary object or principal business of _____ is the transaction of banking as per the definition given under part V of the BR Act 1949
- A) Primary Agriculture credit societies
B) Primary societies
C) Primary credit societies
D) Primary Agriculture and Rural development Banks
69. The registered office of NAFCUB is at _____ and its area of operation is the whole of the country
- A) Kolkata B) Mumbai C) Agra D) Delhi

70. "One man One vote". This principle was recommended by _____ committee
 A) Maclagan B) Montague Chelmsford
 C) Sivaraman D) Gorwala
71. The constitution of a co-operative society is
 A) Co-operative societies Act B) Co-operative societies rules
 C) Co-operative societies Act and Rules D) Its bye-laws
72. Co-Operation is included in the 2nd list of the _____ schedule of Indian constitution
 A) V B) IX C) VII D) VI
73. To register a co-operative society is a fundamental right as per Article _____ of Indian constitution
 A) 19(1)(c) B) 43 B C) 243 ZH D) 243 ZT
74. The NAFED was established in
 A) 1968 B) 1958 C) 1948 D) 1978
75. Which provision of the KCS Act is declared as unconstitutional by the Hon. Kerala High Court
 A) Section 68 A B) Section 7(1) (c) C) Section 14 AB D) Section 28 A
76. Which of the following is not an outflow from the profits of a society?
 A) Reserve Fund B) Dividend
 C) Co-operative Education Fund D) Member Relief Fund
77. NCDC was established in
 A) 1983 B) 1973 C) 1963 D) 1953
78. Operation flood programme is associated with
 A) NCDC B) NCUI C) NCHF D) NDDB
79. Which one of the following DCBS got RBI licence in 2012?
 A) Alappuzha B) Kozhikode C) Wayanad D) Pathanamthitta
80. Which among the following is not a regular member of the Kerala state Co-operative Bank?
 A) Farmers service co-operative bank B) Rural co-operative bank
 C) Urban co-operative bank D) Urban co-operative society
81. Which of the following is not an entry under sub-heading "other primary credit societies" in Rule 15(c) of KCS Rules?
 A) Urban co-operative societies
 B) Employees credit societies
 C) Social welfare societies
 D) Agriculture improvement co-operative societies

82. Which of the following is not a near relative of a paid employee of the society as per Rule 44 of KCS rules
 A) Uncle B) Father-in-law C) Daughter-in-law D) Wife's brother
83. The financial statements and other statutory statements as required by the auditor shall be prepared by the chief executive of the society within _____ from the date of close of the financial year
 A) 90 days B) one month C) two months D) 60 days
84. The aggregate period of enquiry under section 65 shall not in any way exceed
 A) 3 months B) 6 months C) 9 months D) one year
85. The co-operative arbitration court shall pass an award within _____ in accordance with the provisions of KCS Act
 A) One year B) 6 months C) 2 years D) 3 months
86. The immovable property acquired by a society through a sale by the sale officer shall be disposed of by the society with in _____ years
 A) 3 years B) 5 years C) 7 years D) 10 years
87. Which of the following is not a statutory reserve as per section 56 of the Act
 A) Reserve fund B) Professional education fund
 C) Co-operative member relief fund D) Co-operative education fund
88. No dispute relating to election of the board of directors of a co-operative society shall be entertained by the co-operative Arbitration court unless it is referred to it with in
 A) One month from the date of election B) 45 days from the date of election
 C) 3 months from the date of election D) 3 months from the declaration of result
89. The authority competent to suspend an employee is
 A) President B) Chief executive officer
 C) Board of directors D) Disciplinary sub-committee
90. It shall be the duty of the _____ of every society to ensure the accuracy of the financial and other statutory statements.
 A) President B) Chief executive officer
 C) Chief accountant D) Board of directors
91. The bad debts and losses of a society which are certified as irrecoverable by the concurrent auditors may be written off with
 A) Approval of the General body
 B) Sanction of the Registrar
 C) Sanction of the Government
 D) Approval of the General body and Sanction of the Registrar

92. Loans under consortium lending scheme will be provided on
 A) Primary Security B) Government Guarantee
 C) Mortgage of Property D) Secondary Security
93. Who shall preside over the meeting of a society convened under Rule 43-A to consider a no confidence motion against the president
 A) President
 B) Vice President
 C) The officer Authorised by the registrar
 D) Any one of the committee member who has signed the notice of intention to move a non-confidence motion
94. An application to register an amendment of bye laws of a PACS shall be disposed of by the registrar with in _____ days from the date of receipt of the same
 A) 60 days B) 90 days C) Three months D) 30 days
95. The amount under a surcharge order shall be realised by the registrar as per the provisions of
 A) Revenue Recovery Act B) Co-operative Societies Act
 C) Civil Procedure Code D) All of the above
96. As per section 23 of the KCS Act no transfer of a share of a member in the society is valid unless the member had held such shares for
 A) Three years B) Five years
 C) Not less than three years D) Not less than five years
97. No society shall admit members within _____ days prior to the date of election
 A) 30 days B) 60 days C) 90 days D) 120 days
98. Which one of the following powers cannot be exercised by the representative general body
 A) Approval of budgets
 B) Distribution of profit
 C) Consideration of audit report
 D) Make changes in the powers of the representative general body
99. A declaration creating Gehan shall be in Form No
 A) 16 B) 12 C) 8 D) 8 A
100. The Head Quarters of the Kerala co-operative tribunal is at
 A) Trivandrum B) Alappuzha C) Ernakulam D) Kozhikode
101. _____ Constitute the largest portion of the liability of an urban co-operative bank.
 A) Deposits B) Borrowings
 C) Own funds D) Interest payable and provisions

102. _____ measures the mismatches between the rate sensitive assets and rate sensitive liabilities
- A) Duration Gap Analysis B) Gap Analysis
C) Simulation D) Impact Analysis
103. Provision made for NPA is
- A) Transaction cost B) Financial cost C) Operation cost D) Risk cost
104. Who should not have access to the customers ledgers and pass book?
- A) Branch manager B) counter clerk C) cashier D) Accountant
105. The long term assets which have no physical existence but having value is known as
- A) Investments B) fixed assets
C) current assets D) intangible assets
106. _____ is a written evidence in support of a business transaction
- A) voucher B) journal
C) ledger D) outward register
107. A statement showing the financial status of a co-operative bank is called
- A) profit and loss account B) balance sheet
C) trading account D) cash book
108. The ratio that refer to the ability of a bank to meet the short-term obligations out of its short term resources is
- A) leverage ratio B) liquidity ratio
C) profitability ratio D) productivity ratio
109. Which of the following equation is correct?
- A) Assets – Liabilities = Capital B) Assets + Capital = Liabilities
C) Cash + Other Assets =Capital – Liabilities D) Capital + Liabilities = Assets + Income
110. An asset which is considered as unrealizable and/or of which little value that its continuance as a doubtful asset is not worth while should be treated as _____ asset
- A) loss asset B) standard asset
C) Doubtful secured asset D) Doubtful unsecured asset
111. Provision required for a standard loan for short term seasonal agricultural operations by an urban co-operative bank is _____ percent
- A) 1 B) 3 C) 0.25 D) 0.40
112. In a balance sheet liabilities are arranged in ascending order of
- A) Profitability B) Security C) Solvency D) Liquidity

122. Aadhar is
- (1) 12 digit number card
 - (2) 10 digit number card
 - (3) Identity proof issued by UIDAI
 - (4) Identity proof issued by IT department
- A) (1) and (3) B) (1) and (4) C) (2) and (3) D) (2) and (4)
123. Up on detection of a counterfeit note at the counter bank shall
- A) Returns the note to the customer
 - B) Exchange with genuine note
 - C) Deposit the amount in the account
 - D) Impound the note and issue receipt
124. SARFAESI Act came into force from
- A) 21-8-2002
 - B) 21-7-2002
 - C) 21-6-2002
 - D) 21-12-2002
125. An urban co-operative bank will be under supervision action framework if its net NPH to net advances exceed _____ percent
- A) 5
 - B) 6
 - C) 8
 - D) 10
126. System based asset classification shall start from June 2021 for urban co-operative banks having assets over
- A) Rs. 2,000 crores
 - B) Rs. 1,500 crores
 - C) Rs. 1,000 crores
 - D) Rs. 5,000 crores
127. Who will settle the grievances of customers of Kerala state co-operative bank
- A) RBI
 - B) Co-operative ombudsman
 - C) Banking ombudsmen
 - D) Civil court
128. The period for call money is
- A) 10-15 days
 - B) 15-30 days
 - C) 1-14 days
 - D) 1-30 days
129. Interest on cash certificate deposit is compounded on _____ basis
- A) Monthly
 - B) Bimonthly
 - C) Quarterly
 - D) Half yearly
130. Which type of account holder can overdraw the amount from his/her account
- A) Recurring deposit
 - B) Fixed deposit
 - C) Savings bank deposit
 - D) Current deposit
131. A cheque which have been written by the drawer and dated at some point in the past is called
- A) Preemptive cheque
 - B) Antedated cheque
 - C) Worth cheque
 - D) Self cheque

153. The difference in figures is _____ and causes for their existence are brought to light
A) Reconciled B) Over written C) Suppressed D) Corrected
154. Which among the following is a cooperative society exempted to overlap the area of operation of another society?
A) Service Cooperative Bank
B) Urban Cooperative Bank
C) Labour Contract Cooperative Society
D) None of these
155. What is the rate of depreciation to be charged on land owned by the society?
A) 2.5% B) 5% C) 9% D) No depreciation
156. Which is the basic statement taken for the preparation of Final Accounts of a Cooperative society?
A) Receipts and Disbursements statement B) Trial Balance
C) Credit limit Statement D) Audit programme
157. Auditing is _____ of accounting to find out the Correctness of the transactions related to it
A) Verification B) Examination C) Study D) Investigation
158. The Summary of Defects is prepared in _____ parts
A) 2 B) 3 C) 4 D) None of these
159. G.S.T. means
A) General Service Tax B) Goods and Service Tax
C) Guidelines to Sales Tax D) None of the above
160. Audit Firm means a firm including two or more _____ having knowledge in cooperative Audit
A) Retired hands
B) Auditors
C) Chartered accountants
D) None of the above