



Code No. **1967/17**

Question Booklet

B

Alpha Code

Total No. of Questions : 160

Time : 2 Hours

Each question carries half mark :

Marks : 80 (160x½)

I. Choose **one word** for the following :

1. A person between the age of ninety and hundred

- A) centurian
- B) nonagenarian
- C) septuagenarian
- D) neptuagenarian

2. One who does not believe in God.

- A) Religious
- B) Non-religious
- C) Atheist
- D) Non-godly

II. Give **meaning** of the following :

3. Childish

- A) silly
- B) cruel
- C) serious
- D) hard

4. Childlike

- A) innocent like a child
- B) simple
- C) silly
- D) curious

III. Choose the **young ones** of the following :

5. Cow

- A) Bull
- B) Squab
- C) Calf
- D) Kitten

6. Lion

- A) Cub
- B) Chick
- C) Pup
- D) Calf

IV. Fill up the blanks **choosing** from brackets.

7. He is absent _____ the class.

- A) in
- B) on
- C) from
- D) during

8. He was travelling _____ the bus.

- A) in
- B) through
- C) on
- D) with

V. **Correct** the following sentences choosing from the brackets.

9. He is one of the cleverest boy in the class.

- A) boys
- B) clever boy
- C) cleverer boy
- D) more clever boy

10. His speech is full of wits

- A) wittings
- B) wit
- C) small
- D) enough

VI. Choosing the **meaning** of the following phrases.

11. Achilles heel

- A) the only weakness
- B) the efficient system
- C) capability
- D) non-acceptable

12. At an arm's length

- A) at a distance
- B) at the easiest
- C) early
- D) faraway distant



VII. Choose the **correctly** spelt word.

13. A) Tution B) Tuition C) Tuetion D) Tusion
14. A) Concession B) Consesion C) Concesion D) Concetion

VIII. Choose **antonyms** for the following :

15. Alert
A) non-alert B) inert C) alertless D) lively
16. Blasphemous
A) religious B) non-religious C) non-godly D) atheist

IX. Choose the **crying sound** of the following :

17. Ducks
A) crow B) quack C) pip D) roar
18. Cats
A) mew B) hiss C) pip D) crawl

X. Choose **synonyms** for the following :

19. Admire
A) curse B) admit C) praise D) speak
20. Hostility
A) friendship B) enmity C) suitability D) industrious
21. CEMAS is associated with
A) ICA B) NCUI C) VAMNICOM D) NCCT
22. _____ is the birth place of Credit Co-operatives and Land Mortgage Bank.
A) England B) Germany C) USA D) Russia
23. ICA ROAP is situated at
A) London B) Geneva C) New Delhi D) Paris
24. _____ having the authority to make changes is Co-operative Principles.
A) State Co-operative Union B) Government
C) NCUI D) ICA
25. 'Peoples Bank of Northern India' was written by
A) Saryya B) H. Dupernix C) Dr. William King D) C. R. Fay
26. Trade deposit is accepted by _____ societies.
A) Credit B) Marketing C) Consumer D) Milk
27. Double compartmental system relates to
A) Marketing Societies B) Consumer Societies
C) Credit Societies D) Industrial Co-operatives



28. In APCOS the value of milk is calculated on _____ in the milk.
A) Fat and SNF B) Fat C) Fat and Sugar D) SNF and Sugar
29. President of NCDC is
A) Prime Minister
B) President of India
C) Union Cabinet Minister for Agri. Sc. Cooperation
D) Vice President of India
30. Head Quarter of Kerala State Homoeopathic Cooperative Pharmacy Ltd. is at
A) Kollam B) Kottayam
C) Alappuzha D) Thiruvananthapuram
31. 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
32. There were 40 students in a mess. Due to admission of 10 new students, the expenses of mess were increased by Rs. 150/day. While the average expenditure per head diminished by Rs. 8.00. What was the original average expenditure of the mess ?
A) Rs. 42 B) Rs. 58 C) Rs. 60 D) Rs. 55
33. K is the brother of Y. Y is the wife of Z. Z is the son of W. W is the wife of V. What is V to Y ?
A) Father-in-law B) Son-in-law C) Mother-in-law D) Brother-in-law
34. A man started to walk in West. After moving a distance, he turned to his right. After moving a distance, he again turned his right. After moving a little, he turned in the end to his left. Now in which direction is he going ?
A) East B) West C) North D) South
35. 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
36. If A is to the south of B and C is to the east of B, in what direction is A with respect to C ?
A) North-East B) North-West
C) South-East D) South-West
37. Raman ranks sixteenth from the top and forty ninth from the bottom in a class. How many students are there in the class ?
A) 64 B) 65 C) 66 D) Cannot be determined
38. Complete the series $9 = 4, 21 = 9, 22 = 9, 24 = 10, 8 = 5, 7 = 5, 99 = 10, 100 = 7, 17 = ?$
A) 12 B) 9 C) 5 D) 8
39. Which does not belongs to the group ?
A) Apple B) Papaya C) Litchi D) Guava



40. Which does not belongs to the group ?
A) 9611 B) 7324 C) 2690 D) 1754
41. India with World Health Organisation (WHO) has recently signed a 'call for action' and pledged to scale up measures to end the Tuberculosis by
A) 2025 B) 2030 C) 2035 D) 2038
42. X-rays travel with the velocity of
A) Alpha rays B) Gama rays C) Sound D) Light
43. The alcohol used in power alcohol is
A) propanol B) ethyl alcohol C) methyl alcohol D) ethylene glycol
44. The enzyme which keeps the mouth clean from the action of bacteria is
A) Lysozyme B) Renin C) Zymogen D) Erypsin
45. Which among the following articles deal with the pardoning power of the President ?
A) Article 72 B) Article 143 C) Article 360 D) Article 148 to 151
46. Sardar Sarovar dam is constructed on the river
A) Narmada B) Godavari C) Brahmaputra D) Kavery
47. The Indus Valley houses were built of
A) Stone B) Bricks C) Bamboos D) Wood
48. Who said that there was no slavery in India ?
A) Fahein B) Strabo C) Heiun Tsang D) Megasthenese
49. When was the Hindu College Calcutta established ?
A) 1817 B) 1829 C) 1858 D) 1865
50. In which state 'Beti Bachao Beti Padhavo' launched first ?
A) Gujarat B) Bihar C) Haryana D) Odisha
51. Wages and salaries are debited in
A) Trading a/c B) Manufacturing a/c
C) P and L a/c D) Balance Sheet
52. Profit prior to incorporation is a
A) Revenue profit B) Capital profit
C) Revenue reserve D) Reserve capital
53. Debtors ledger contains the accounts of
A) Customers B) Suppliers
C) Creditors D) None of these
54. Stationary purchased on credit is recorded in the
A) Purchase book B) Cash book
C) Journal proper D) Stationary account
55. Trial Balance is a
A) Statement B) Account C) Journal D) Ledger



56. The Central Bank enjoys right to issue
A) Cheque
B) Bill of exchange
C) Promissory note
D) Currency note
57. _____ is the minimum limit in RTGS system.
A) Rs. 2 lakhs
B) Rs. 1 lakh
C) Rs. 3 lakhs
D) Rs. 4 lakhs
58. All Service Co-operative Banks are not insured banks but an _____ Co-operative Bank is an insured bank.
A) Employee
B) Urban
C) Primary
D) None of these
59. In India one rupee notes are issued by
A) Commercial Bank
B) Central Bank
C) Ministry of Finance
D) None of these
60. Bridge finance is a
A) Long term Loan
B) Short term loan
C) Interim financial assistance
D) None of these
61. An income and expenditure a/c is a _____ a/c.
A) Personal
B) Real
C) Nominal
D) Fictitious
62. Journal entries passed to correct accounting errors is called
A) Opening entry
B) Closing entry
C) Adjusting entry
D) Rectification entry
63. The trial balance is prepared either by _____ or _____ method.
A) Total, Profit
B) Average, Balance
C) Balance, Total
D) None of the above
64. _____ is a liability which may or may not occur in future after happening of a particular event.
A) Long term liability
B) Short term liability
C) Contingent liability
D) Fixed liability
65. Amount spent on erection of a machinery is a _____ expenditure.
A) Capital
B) Revenue
C) Deferred revenue
D) None of these
66. With a view to bring larger segment of excluded population within the banking fold, banks were advised to introduce a facility of _____ account.
A) ATM
B) CASA deposit
C) No frills
D) None of the above
67. Which of the following is not a Modern Banking Function ?
A) Safe Custody of Valuables
B) Merchant Banking
C) Cross Border Banking
D) Bancassurance



68. Credit Information Bureau (India) Ltd. (CIBIL) was established to obtain and share data on
A) Depositors
B) Financial intermediaries
C) Non-banking Financial Institutions
D) Borrowers
69. _____ deposit is a combination of term and demand deposit.
A) Flexi
B) Savings Bank
C) Recurring
D) Reinvestment
70. The Co-operative credit structure is driven by _____ at all levels which creates a serious conflict of interest.
A) Depositors
B) Borrowers
C) Bureaucrats
D) None of the above
71. Business development plan recommended by _____ committee.
A) Khusru
B) Sivaraman
C) Gadgil
D) Maclagan
72. The Magazine "Sahakarana dhara" published by
A) Co-operative Department of Kerala
B) NCDC
C) State Co-operative Union
D) Inspectors and Auditors Association, Kerala
73. Toad lane store is related to _____ country.
A) England
B) Germany
C) USA
D) Italy
74. Number of members in the Board of Management of NCDC is
A) 15
B) 12
C) 20
D) 16
75. All India Rural Credit Survey Committee submitted its report in the year
A) 1960
B) 1954
C) 1964
D) 1974
76. Minimum affiliation fees payable by a Co-operative Society is
A) Rs. 100/-
B) Rs. 50/-
C) Rs. 200/-
D) Rs. 150/-
77. Custodian of D. V. File of PCARDB is
A) Secretary
B) President
C) Valuation Officer
D) Agriculture Officer
78. Kerafed is an example of _____ society.
A) Agricultural processing
B) Industrial processing
C) Agro-industrial
D) None of these
79. COBANK towers is situated at
A) Cochin
B) Thiruvananthapuram
C) Kottayam
D) Alappuzha



80. Large sized credit societies are reorganised and converted as Service Co-operative Societies on the resolution of
- A) Gorwala Committee
 - B) National Development Council
 - C) National Commission of Agriculture
 - D) RBI
81. Wimbledon Trophy : Tennis : : Walkers Cup : ?
- A) Hockey
 - B) Polo
 - C) Golf
 - D) Wrestling
82. In a certain code RETAIL is written as UFSBJN, how is EXPECT written in the same code ?
- A) FQYFDU
 - B) QYFIJO
 - C) YQFDUO
 - D) QYFFDU
83. A train travelling at a speed of 90 Kmph crosses a pole in 10 sec. The length of the train is
- A) 200 metres
 - B) 250 metres
 - C) 300 metres
 - D) 350 metres
84. The sum of the present age of father and his daughter is 42 years. Seven years later, the father will be three times older than the daughter. The present age of the father is _____ years ?
- A) 32
 - B) 28
 - C) 35
 - D) 33
85. Find the odd one out
- A) Cathedral
 - B) Mosque
 - C) Monastery
 - D) Temple
86. Look at this series : J14, L16, ____, P20, R22, ... what number should fill the blank ?
- A) S24
 - B) N18
 - C) M18
 - D) T24
87. Look at this series : 8, 6, 9, 23, 87, ... what number should come next ?
- A) 128
 - B) 226
 - C) 324
 - D) 429
88. Here are some words translated from an artificial language.
- agnoscrenia means poisonous spider
 - delanocrenia means poisonous snake
 - agnosdeery means brown spider
- Which word could mean "black widow spider" ?
- A) deeryciostagnos
 - B) agnosdelano
 - C) agnosvitriblunin
 - D) trymuttiagnos
89. Choose the word that is a necessary part of the underlined word.
- Language
- A) tongue
 - B) slang
 - C) writing
 - D) words
90. Two buses start from the opposite points of a main road, 150 kms apart. The first bus runs for 25 kms and takes a right turn and then runs for 15 kms. It then turns left and runs for another 25 kms and takes the direction back to reach the main road. In the meantime, due to a minor breakdown, the other bus run only 35 kms along the main road. What would be the distance between the buses at this point ?
- A) 65 kms
 - B) 75 kms
 - C) 80 kms
 - D) 85 kms



91. Pollination is best defined as
A) Germination of pollen grains
B) Growth of pollen tube in ovule
C) Insects visiting flowers
D) Transfer of pollen from anther to stigma
92. Which of the following is a noble gas ?
A) nitrogen B) argon C) oxygen D) carbondioxide
93. Which State Govt. has signed a Memorandum of Understanding (MoU) with the Union Govt. for the power for all scheme
A) Madhya Pradesh B) Jharkand
C) Uttar Pradesh D) Haryana
94. The unit of activity of a radio active source is
A) Siemens B) Becquerel C) Lux D) Tesla
95. What is the present position (rank) of SBI among the top 50 Global Banks ?
A) 40th B) 42nd C) 44th D) 48th
96. The Preamble of Indian constitution was borrowed from
A) Constitution of USA B) Constitution of Britain
C) Constitution of France D) Constitution of Canada
97. The Total No. of nominated members in Indian Parliament
A) 11 B) 14 C) 16 D) 17
98. The First Economic Census was done in India in the year
A) 1958 B) 1972 C) 1977 D) 1981
99. The Central Banking Functions in India are performed by the
I) Central Bank of India II) Reserve Bank of India
III) State Bank of India IV) Bank of India
A) I and II B) II only C) II and III D) I, II and IV
100. Indravati is a tributary of which river ?
A) Ganga B) Krishna C) Mahanadi D) Godavari
101. In a Co-operative Balance Sheet liabilities are arranged in the order of
A) Liquidity B) Priority C) Permanency D) Stability
102. Trade Mark is a _____ asset.
A) Tangible B) Current C) Fixed D) Intangible
103. The term "current assets" does not include
A) Bills receivable B) Payment in advance
C) Closing stock D) Loose tools
104. Revaluation method of depreciation is suitable for
A) Plant B) Machinery C) Animals D) Land



105. Bad debt recovered is
A) debited to P and L a/c
B) credited to P and L a/c
C) debited to Trading a/c
D) credited to Trading a/c
106. Assets are recorded in account books at the price at which they are acquired. It is based on _____ concept.
A) Cost
B) Entity
C) Matching
D) Conservatism
107. Prepaid expense account is a _____ account.
A) Personal
B) Representative Personal
C) Real
D) Nominal
108. Capital expenditures are recorded in
A) Trading Account
B) P and L a/c
C) Capital a/c
D) Balance Sheet
109. Example of wasting assets
A) Land
B) Furniture
C) Oil well
D) Goodwill
110. Journal proper records
A) Purchase of assets on cash
B) Purchase of asset on credit
C) Purchase of goods on cash
D) Purchase of goods on credit
111. _____ introduced the Banking Ombudsman Scheme.
A) SBI
B) RBI
C) Court
D) Central Govt.
112. If there is economic deflation bank rate will be
A) Increased
B) Maintained as it is
C) Lowered
D) None of these
113. Banking Regulation Act made applicable to Co-operative Societies in
A) 1955
B) 1965
C) 1966
D) 1970
114. When the acceptor of a bill pays the amount of the bill before its due date is called
A) Discount
B) Rebate
C) Retirement
D) Matured
115. Short-term loans up to 14 days is ordinarily known as
A) Cash credit
B) Over draft
C) Money at call
D) Demand loan
116. 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 five lakhs
D) fifty lakhs



117. What portion of the demand and time liabilities of a Co-operative Bank can lend by of loans and advances ?
- A) after meeting the minimum Cash Reserve Ratio (CRR)
 - B) after meeting the minimum Statutory Liquidity Ratio (SLR)
 - C) after meeting the minimum CRR and SLR
 - D) only the demand liability
118. Which is the supervisory authority of State Co-operative Banks and District Co-operative Banks ?
- A) RBI
 - B) NABARD
 - C) RCS
 - D) State Government
119. The short-term credit structure in Kerala at present consist of _____ District Co-operative Banks and State Co-operative Banks.
- A) UCBS
 - B) PCARDB
 - C) PACS
 - D) PCS
120. Banking between individual or business entity residing in two different countries involving conversion of at least two foreign currencies of the countries where the transacting parties reside is called
- A) Merchant banking
 - B) Bancassurance
 - C) Cross border banking
 - D) None of the above
121. The State Co-operative Bank is a/an
- A) Industrial Bank
 - B) Commercial Bank
 - C) Private Bank
 - D) Scheduled Bank
122. Maximum strength of the Managing Committee of a Primary Co-operative Society is
- A) 21
 - B) 15
 - C) 13
 - D) 11
123. Annual General Body meeting of a Co-operative Society should be convened within _____ from the closure of the financial year.
- A) 1 year
 - B) 6 months
 - C) 3 months
 - D) 30 days
124. Government power to make KCS Rules are mentioned in
- A) Section 110
 - B) Section 107
 - C) Section 109
 - D) Section 106
125. _____ is one of the elements of Co-operative Governance.
- A) Transparency
 - B) Autocracy
 - C) Bureaucracy
 - D) Democracy
126. Retirement age of an employee of a Co-operative Society.
- A) 55
 - B) 56
 - C) 60
 - D) 58
127. Audit fees of a Co-operative Society is levied as per rule _____ of KCS Act.
- A) 64
 - B) 65
 - C) 56
 - D) 63



128. An officer, appointed to perform the duties of Director Board, when the Director Board of the Co-operative Society invalidated.
- A) Special Officer
B) Trustee
C) Administrator
D) Ombudsman
129. The expenses like salary etc., of a concurrent Auditor of Co-operative Society is met by
- A) Concerned Co-operative Society
B) Government
C) Co-operative Department
D) State Co-operative Union
130. Rule 198 of Kerala Co-operative Societies rule deals with
- A) Appointment
B) Disciplinary action
C) Promotion
D) Retirement
131. Among the following records one shall be retained during the entire lifetime of the Co-operative Society and cannot be destroyed.
- A) Acquittance roll
B) Receipt book
C) Voucher file
D) Minutes book
132. The Co-operative education fund is managed and maintained by
- A) RBI
B) NABARD
C) State Co-op. Bank
D) Kerala State Co-operative Union
133. Membership of a member can withdraw only after completing _____ years, from the date share taken.
- A) 1
B) 2
C) 3
D) 5
134. The employees of the District Co-operative Banks are recruited by
- A) State Co-operative Examination Board
B) Banking Recruitment Board
C) P.S.C.
D) Registrar of Co-operative Societies
135. Bye-law amendment proposal passed by General Body of a Co-operative Society should submit to Registrar of Co-operative Societies within a period of _____ days.
- A) 7
B) 14
C) 15
D) 30
136. Age required to become a member of a Co-operative Society.
- A) 18
B) 20
C) 21
D) 24
137. Officer conducting election to the Board of Directors of a Co-op. Society.
- A) Chief Promoter
B) Administrator
C) Asst. Registrar of Co-op. Societies (General)
D) Returning Officer
138. The Head Quarters of Co-operative tribunal
- A) Ernakulam
B) Kottayam
C) Thiruvananthapuram
D) Kozhikkode
139. The Net profit of a Co-operative Society is divided as per section _____ of the Kerala Co-operative Societies Act, 1969.
- A) 46
B) 56
C) 57
D) 63



140. The application to register a Co-operative Society should submit in Form no.
A) 1 B) 2 C) 3 D) 16
141. _____ 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
142. Internal Control means
A) Checking the accuracy and reliability of the accounting data
B) Promoting operational efficiency
C) Control over financial and administrative systems
D) All of these
143. 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
144. The officer responsible for the custody of records is punishable for non production of records for audit under section _____ of the Kerala Co-operative Societies Act.
A) 64 B) 94 C) 63 D) 66
145. Accountancy begins where _____ ends.
A) Auditing B) Transaction C) Book-keeping D) Scrutiny
146. Select most suitable method of providing depreciation in 'mines'.
A) Global method B) Straight line method
C) Depletion unit method D) Revaluation method
147. Expenditure on "Research and Experiment" is coming under
A) Revenue expenditure B) Deferred revenue expenditure
C) Capital expenditure D) None of these
148. Find odd one
A) Dividend to members B) Building fund
C) Common good fund D) Member relief fund
149. A written evidence in original is said to be
A) Primary voucher B) Secondary voucher
C) Collateral voucher D) None of these
150. The difference in figures is _____ and causes for their existence are brought to light.
A) Reconciled B) Over written C) Suppressed D) Corrected
151. Auditor of a Co-operative Society objected Rs. 2,000/- as excess amount of Travelling Allowance given to the President. The objected amount shall be shown under the head _____ in the Balance Sheet.
A) Due to Societies B) Due by Societies
C) Both in Due to and Due by Societies D) None of these



152. Section 74 D of Kerala Co-operative Societies Act deals with
- A) Library in Co-operative Societies
 - B) Write off of loans
 - C) Opening of branches
 - D) Duty of the Chief Executive to supply confirmation certificate required by the auditor
153. As per Section 63 of KCS Act, it shall be the duty of the _____ cause to audit the accounts of every society at least once in every year.
- A) Managing committee
 - B) Share holders
 - C) Director of Co-operative Audit
 - D) None of these
154. During the preparation of the audit report of a Service Co-operative Bank, the auditor creates reserve for over due interest for Rs. 5,00,000/- in the Profit and Loss account. It will
- A) Increase the profit
 - B) Decrease the profit
 - C) Neither increase nor decrease the profit
 - D) None of these
155. During the finalisation of audit of account of a Consumer Co-operative Society the closing stock is shown in
- A) Credit side of Trading A/c and asset side of the Balance Sheet
 - B) Debit side of Trading A/c and asset side of the Balance Sheet
 - C) Credit side of Trading A/c and liability side of the Balance Sheet
 - D) Debit side of Trading A/c and liability side of the Balance Sheet
156. Which is an objective of Audit ?
- A) Detection and prevention of errors and frauds
 - B) Ascertainment of cost
 - C) Distribution of profit
 - D) None of these
157. Wages of Rs. 1,680/- was entered in the book as Rs. 1,860/-. This types of errors are called
- A) Duplicaiton of errors
 - B) Errors of commission
 - C) Errors of principles
 - D) Errors of ommission
158. Find odd one
- A) Audit Programme
 - B) Audit Note Book
 - C) Audit Files
 - D) Audit Certificate
159. Select most suitable answer :
- Auditor of a Consumer Co-operative Society convinced that there is a misappropriation of goods worth for Rs. 1,00,000/- which is coming under
- A) Error
 - B) Fraud
 - C) Liability
 - D) None of these
160. The success of an auditor in _____ depends up on his intelligence, critical bent of mind, common sense, observation and fact with which he handles his work.
- A) Valuation
 - B) Vouching
 - C) Verification
 - D) Checking



Rough Work Sheet

SEAL