

Code No. : 1984/2021

Question Booklet
Alpha Code

D

Total No. of Questions : 160

Time : 2 Hours

Each question carries half mark :

Marks : 80 (160 × ½)

Choose the correct meaning from brackets for the following :

1. Born with silver spoon in one's mouth
A) Born into a poor family
B) Born into a rich family
C) Born into an agrarian family
D) none of these
2. To see red
A) to become calm
B) to become selfish
C) to become afraid of
D) to become angry

Choose the correct antonym from brackets for the following :

3. Predecessor
A) Fore runner
B) Liquidator
C) Successor
D) None of these
4. Native
A) alien
B) inhabitant
C) domestic
D) rural

Choose the correct form of the verb from brackets for the following:

5. The moon (move) around the earth.
A) is moving
B) moves
C) move
D) none of these
6. My son always (walk) to school.
A) walks
B) walk
C) walked
D) is walking
7. The child (sleep) now.
A) sleeps
B) sleep
C) is sleeping
D) was sleeping
8. Rajeev usually goes to the college by train, but today he (go) in his neighbour's car.
A) goes
B) went
C) go
D) is going
9. The child has (sleep) for two hours.
A) slept
B) sleep
C) sleeps
D) none of these

10. It (rain) since morning.
 A) rains B) is raining
 C) has been raining D) is to rain
11. No sooner did he reach the city than the Officer (hurry) to the Cottage.
 A) had hurried B) hurried
 C) will hurry D) would hurry
12. If it rains, the programme (be cancelled)
 A) is cancelled B) to be cancelled
 C) will be cancelled D) will cancel
13. The furniture (be) worth to be purchased.
 A) are B) is C) were D) none of these
14. If my father sees me here, he (be) very happy.
 A) is B) will be
 C) can be D) could be

Choose the correct meaning of the following from brackets

15. ad infinitum
 A) without limit B) with limit
 C) controlled D) none of these
16. ad valorem
 A) according to quality B) according to value
 C) according to use D) none of these

Choose one word from brackets for the following :

17. One loses his capacity to write.
 A) agnosia B) agraphia
 C) antiquarian D) none of these
18. Allowance given to the wife by the husband on separation.
 A) alimony B) dowry C) alibi D) none of these

Choose the correct synonym from brackets for the following

19. Miser
 A) Spend thrift B) Niggard
 C) Lavish D) None of these
20. Refute
 A) deny B) promote
 C) accept D) simple

21. Which of the following monument is in Maharashtra
A) Sikandra Fort
B) Gingee Fort
C) Kye Monastery
D) Elephanta caves
22. In which year colour television was introduced in India?
A) 1980
B) 1981
C) 1982
D) 1983
23. Mricchakatika was written by
A) Bhaasa
B) Vatsyayana
C) Shudraka
D) Sri Harsha
24. Mithila Region of Bihar is famous for
A) Madhubani Painting
B) Pattachitra Painting
C) Warli Folk Painting
D) Tagore Painting
25. Eustachius Benedictus de Lannoy was captured by Marthanda Varma King in
A) Battle of Enayam
B) Battle of Colachel
C) Battle of Quilon
D) Battle of Ceylon
26. The first air-conditioned railway station in India is in
A) Kerala
B) Karnataka
C) Maharashtra
D) Gujarat
27. The total number of constituencies in Tamilnadu assembly election for 2021 is
A) 231
B) 230
C) 240
D) 234
28. Which team has won maximum number of One Day International World Cups?
A) West Indies
B) England
C) India
D) Australia
29. Puerto Rico is
A) A British Colony
B) A State of the South America
C) Unincorporated territory of the USA
D) Incorporated territory of the USA and UK
30. UNDP means
A) United Nations Developed Programme
B) United Nations Development Programme
C) United Nations Developing Programme
D) United Nations Disaster Programme

31. Which one of the following is not a permanent member of UN Security Council?
A) China
B) France
C) Mexico
D) United States
32. Which of the following state was not formed out of the administrative divisions in India in 1951?
A) Karnataka
B) Vindya Pradesh
C) Madhya Pradesh
D) Orissa
33. In which year Jammu and Kashmir Reorganisation Act was passed in the Parliament?
A) 2017
B) 2018
C) 2019
D) 2020
34. COVID 19 pandemic initially was discovered in
A) Xian
B) Wuhan
C) Shenzhen
D) Wuxi
35. Award winning book, "The White Tiger" was written by
A) Asuthosh Rana
B) Archana Singh
C) Aravind Adiga
D) Kiran Desai
36. Bahadur Shah Zafar II was deported to which city as the Mughal empire fell in India?
A) Calcutta
B) Rangoon
C) Mysore
D) Karachi
37. In which year Alexander invaded India?
A) 320 BC
B) 322 BC
C) 324 BC
D) 326 BC
38. The Indian mutiny of 1857 was initially started at
A) Delhi
B) Meerut
C) Lucknow
D) Kanpur
39. Quit India Movement was launched in
A) 1940
B) 1942
C) 1945
D) 1947
40. Kuchipudi is a dance form from
A) Karnataka
B) Andhra Pradesh
C) Tamil Nadu
D) Orissa
41. A, B, C, D, E, F, G and H are sitting in a circle in the same order for lunch at equal distance. Their positions are arranged in clockwise direction. If C sits in the east, then what will be the position of B?
A) South
B) North East
C) East
D) South East

52. Select the option that is related to the fourth term in the same way as the first term is related to the second term.
 $213 : 7 :: \text{—————} : 8$
 A) 343 B) 512 C) 340 D) 509
53. If with third, fourth and 11th letters of the word 'CONTROVERSIAL' a meaningful word can be formed, then its first letter is the answer. If more than one words are possible then M. If no meaningful word can be formed then X is the answer.
 A) C B) X C) N D) M
54. If 3rd of the month falls on Friday, what day will be on the 4th day after 21st of the month?
 A) Monday B) Saturday
 C) Thursday D) Friday
55. Arun ranks seventeenth in a class of thirty one. What is her rank from the last?
 A) 13 B) 14 C) 16 D) 15
56. B is the brother of C. A is the sister of B. E is the brother of D. D is the daughter of A. How E is related to B.
 A) brother B) father-in-law
 C) nephew (sister's son) D) grand father
57. If EAGER is coded as 51759 then how will CADET be coded?
 A) 31450 B) 31457 C) 31547 D) 34157
58. Sindhu walks 8 km towards South and then turns right and walks 6 km. Again he turns left and walks 9 km. Finally he turns left and walks 6 km. How far is he from the starting point?
 A) 15 km. B) 21 km. C) 17 km. D) 19 km.
59. Three of the following four word pairs are alike in a certain way and one is different. Pick the odd word out
 A) North Korea : Won B) Russia : Ruble
 C) Australia : Pound D) UAE : Dirham
60. Find the missing number
- | | | | |
|---|---|---|----|
| 1 | 3 | 5 | 35 |
| 2 | 4 | 6 | ? |
- A) 46 B) 45 C) 65 D) 56
61. The Consumer Co-operative structure in India has ————— tiers.
 A) two B) three
 C) four D) five

62. Urban Co-operative Banks in Kerala have _____ structure
 A) Unitary B) Two tier C) Three tier D) Four tier
63. Hantex was formed in the beginning of
 A) 1960 B) 1961 C) 1963 D) 1968
64. The Chief Executive Officer of International Co-operative Alliance is designated as
 A) General Manager B) Director General
 C) President D) Chairman
65. Which of the following national level co-operative was established on 2nd October 1958.
 A) NAFED B) NDDB
 C) NCHF D) KRIBHCO
66. _____ is the system by which co-operatives are directed and controlled.
 A) Co-operative management B) Co-operative governance
 C) Co-operative administration D) Co-operative regulation
67. The Co-operative principles, for the third time, were revised by the International Co-operative Alliance in
 A) 1934 B) 1995 C) 1964 D) 1944
68. The Operation Flood Programme was started on
 A) 2 October 1972 B) 1 June 1948
 C) 1 July 1970 D) 1 January 1951
69. The National Council for Co-operative Training has _____ Regional Institutes of Co-operative Management.
 A) One B) Five
 C) Fourteen D) Fifteen
70. What is the short form of National Federation of State Co-operative Banks Ltd.
 A) NFSCB B) NFOSCB
 C) NAFSCOB D) NFOSCOB
71. Primary Co-operative Bank means
 A) PACS B) PCARDB
 C) UCB D) All of the above
72. _____ is a statutory reserve.
 A) Reserve Fund B) Common good fund
 C) Building fund D) Dividend equitisation fund

91. Casual vacancy of an elected member of the committee shall be filled up by nomination by the committee out of the same class of members if the term of office of the board is
- A) more than half of its original term B) less than 3 years
C) less than 2 years D) less than half of its original term
92. Which one of the following record shall not be retained permanently?
- A) Minutes book B) Day book
C) Admission Register D) Receipt Book
93. A notice of the General Body Meeting shall be given to every member of the society atleast _____ before the date of the meeting in the manner specified in the bye laws.
- A) 7 days B) 10 clear days
C) 12 days D) 15 clear days
94. Which of the following is a statutory reserve as per Section 56(1) of the KCS Act?
- A) Professional Education Fund B) Co-operative Member Relief Fund
C) Building Fund D) Common Good Fund
95. The liquid cover of debentures of Agriculture and Rural Development Bank and also of other trustee securities for the purpose of fluid resources under Rule 63 of the KCS Rules is
- A) 60 percent of the market value B) 70 percent of the market value
C) 80 percent of the market value D) 90 percent of the market value
96. Which Rule of the KCS Rules deals with the power of the Registrar to rescind resolutions?
- A) Rule 176 B) Rule 53
C) Rule 101 D) Rule 126
97. All non-monetary disputes shall be referred to
- A) the Registrar B) Arbitrator
C) Co-operative Arbitration Court D) Tribunal
98. The term of office of Co-operative Ombudsman shall be _____ from the date of entering office or attaining the age of 65 years whichever is earlier.
- A) two years B) three years
C) five years D) seven years
99. The minimum fees for deciding monetary disputes shall be
- A) Rs. 500 B) Rs. 1,000 C) Rs. 1,500 D) Rs. 2,000
100. All books and records of a Society, the affairs of which have been wound up shall be retained by the liquidator for a period of
- A) 7 years B) 5 years
C) 3 years D) 2 years

101. A receipt is a capital receipt because
- A) it relates to fixed assets
 - B) it relates to current assets
 - C) the amount is heavy
 - D) it relates to capital
102. In consignment del-credere commission is calculated on
- A) Total Sales
 - B) Credit Sales
 - C) Bad debts
 - D) Cash Sales
103. Which of the following is not an error of commission?
- A) Salary paid wrongly recorded in wages account
 - B) Over casting of salary account
 - C) Amount pasted on the credit side of salary account
 - D) Under casting of salary account
104. Which of the following is to be paid first in case of dissolution of a firm?
- A) Bank loan
 - B) Creditors
 - C) Dissolution expenses
 - D) Capital
105. Statement of affairs are prepared in connection with
- A) Co-operative accounting
 - B) Double entry system of accounting
 - C) Account of companies
 - D) Single entry system of accounting
106. For making comparison of accounting results _____ principle should be followed.
- A) Materiality
 - B) Matching
 - C) Consistency
 - D) Conservatism
107. The agreement of Trial Balance will be effected by
- A) All errors
 - B) One sided errors
 - C) Errors of principles
 - D) Compensating errors
108. Give an example of implicit cost
- A) Depreciation
 - B) Salary
 - C) Interest on Capital
 - D) Wages
109. Cost of goods sold divided by average stock gives _____ ratio.
- A) Gross Profit
 - B) Net Profit
 - C) Inventory Turn Over
 - D) Average Stock

110. Expenditure incurred to repay debentures
- | | |
|------------|---------------------|
| A) Capital | B) Revenue |
| C) Fixed | D) Deferred revenue |
111. When claims are admitted by the insurer is only a part of the total loss suffered then the claim admitted be shown in
- | | |
|---------------------------------|------------------------------------|
| A) Debit side of P & L account | B) Credit side of trading account |
| C) Assets side of Balance Sheet | D) Liability side of Balance sheet |
112. When the Bills Receivable is handed over to bank for the purpose of collection _____ account is debited.
- | | |
|--------------|---|
| A) Bank | B) Cash |
| C) Acceptors | D) Bank account for the collection of bills |
113. In the books of consignor the loss on consignment should be credited to _____ account.
- | | |
|----------------|----------------|
| A) P & L | B) Consignee's |
| C) Consignment | D) Stock |
114. Income and expenditure account records transactions of _____ nature.
- | | |
|------------|---------------------|
| A) Capital | B) Revenue |
| C) Cash | D) Deferred revenue |
115. Which transaction results in decrease in Assets and Decrease in liability?
- | | |
|---------------------------------|-----------------------------|
| A) Issue of debentures | B) Redemption of debentures |
| C) Issue of shares at a premium | D) Purchase of assets |
116. The process costing is not used in one of the following:
- | | |
|-------------|-----------------|
| A) chemical | B) textiles |
| C) cement | D) oil refinery |
117. The cost which is not incurred and useful while taking decisions pertaining to a particular situation is termed as _____ cost.
- | | |
|----------------|----------------|
| A) Sunk | B) Opportunity |
| C) Replacement | D) Imputed |
118. Who issues accounting standards in India?
- | | |
|---------|---------------|
| A) RBI | B) ICAI |
| C) ICWA | D) Parliament |
119. The working capital of a business is 50,000 and its current ratio is 3:5, what is the value of current asset.
- | | |
|-------------|-------------|
| A) 70,000 | B) 75,000 |
| C) 1,00,000 | D) 1,40,000 |

120. Share premium is
- A) Credited to P & L account B) Debited to P & L account
C) Shown liability side of Balance Sheet D) Shown assets side of Balance Sheet
121. The DICGC insures principal and interest upto a maximum amount of Rs. _____ per depositor.
- A) One lakh B) Two lakhs
C) Three lakhs D) Five lakhs
122. The person to whom the amount of cheque is payable or paid is called
- A) Payee B) Drawer
C) Drawee D) Bank
123. In the case of safe custody of valuables the banker-customer relationship is
- A) bailee – bailor B) bailor – bailee
C) lessee – lessor D) lessor – lessee
124. Crossing of a cheque can be cancelled by the _____ under his full signature.
- A) Payee B) Drawee C) Endorser D) Drawer
125. The sections 85 (1), 85 (2) and _____ of N.I. Act provide statutory protection to paying banker for making payments.
- A) 128 B) 135 C) 132 D) 124
126. Who is the chairman of the Advisory Board of Banking and Financial Frauds (ABB & FF) ?
- A) Dr. T.M. Bhasin B) B. Sivaraman
C) Dr. Raghuram Rajan D) Shri Rakesh Mohan
127. Section 45 ZA of the B.R. Act 1949 refers to
- A) demand deposit account
B) nomination
C) depositors awareness fund
D) power of RBI to apply credit Govt. of suspension of business by a bank
128. The maximum loan quantum that is offered to eligible micro entrepreneurs and small artisans under Swarojgar credit card is
- A) Rs. 50,000 B) Rs. 1,00,000
C) Rs. 2,00,000 D) Rs. 25,000
129. Which of the following is not a pillar under BASEL 11 norms?
- A) Globalisation of bank B) Minimum capital
C) Supervisory Review Process D) Market Discipline Disclosure

151. The Consumer Fed was organised in the year
A) 1955 B) 1965 C) 1975 D) 1985
152. The rate of Depreciation charged for the first year on Computers is
A) 30% B) 33% C) 34% D) 35%
153. Which of the following is the owned fund of the State Cooperative Bank?
A) Statutory Reserve B) Debentures
C) Deposits D) Share Capital
154. A Society may write off bad debts only with the approval of
A) Government B) President
C) Members D) None of these
155. Prepaid expenses is shown on the _____ side of the Balance Sheet.
A) Asset side B) Liability side
C) Debit side D) None of these
156. Audit fee of a Primary Agricultural Credit Society is calculated on the basis of
A) On aggregate of loan issued and recovered during the year
B) On Working capital
C) On Gross income
D) None of these
157. When should the committee of a Cooperative Society take decision for conducting election?
A) 30 days prior to the completion of the term of the present committee
B) 40 days prior to the completion of the term of the present committee
C) 60 days prior to the completion of the term of the present committee
D) 90 days prior to the completion of the term of the present committee
158. G.S.T means
A) General Service Tax B) Goods and Service Tax
C) Guidelines to Sales Tax D) None of the above
159. Budget means
A) Project Report B) Balance Sheet
C) Anticipatory Expenses D) Annual Financial Statement
160. Internal Auditing is the independent _____ within an organization.
A) review B) appraisal
C) checking D) none of these