

11/2023

Code No. : 1046/2024

Question Booklet
Alpha Code

A

Question Booklet No.

100289

Signature :

Reg. No. :

Total No. of questions : 160

Time : 2 Hours

Maximum : 80 Marks

INSTRUCTIONS TO CANDIDATE

1. The question paper will be given in the form of a Question Booklet. There will be four versions of Question Booklet Alpha Code such as A, B, C and D.
2. The alpha code will be printed on the top left margin of the facing sheet of the Question Booklet.
3. If you get a Question Booklet where the alpha code does not match your Register Number, please draw the attention of the Invigilator IMMEDIATELY.
4. The Question Booklet will be sealed at the middle of the right margin. Candidate **should not** open the Question Booklet, until the indication is given to start answering.
5. Immediately after the commencement of the examination, the candidates should check that the Question Booklet supplied to him/her contains all the 160 questions in serial order. The Question Booklet does not have unprinted or torn or missing pages and if so, he/she should bring it to the notice of the Invigilator and get it replaced by a complete booklet with same alpha code. This is **most important**.
6. **Do not write or mark anything** on your Question Booklet. A separate paper will be provided for rough work.
7. Please read carefully all the instructions on the Answer Sheet (Part B – Side B) before marking your answers.
8. Each question is provided with four alternative choices (A), (B), (C) and (D). Choose the correct alternative and darken the bubble corresponding to the question number using Blue or Black Ball-Point Pen in the OMR Answer Sheet.
9. Each correct answer carries **1/2** mark.
10. A candidate will not be allowed to leave the examination hall till the end of the session and without handing over his/her Answer Sheet to the Invigilator. The candidate should ensure that the Invigilator has verified all the entries in the Register Number Coding Sheet and has affixed the Invigilator's signature in the appropriate space provided.
11. Strict compliance of instruction is essential. Any malpractice or attempt to commit any kind of malpractice in the examination will result in the summary disqualification of the candidate.

SEAL

1189001

CSEB

Code No. : 1046/2024

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 tense of the **verb** given in brackets :
1. If I (know) his address, I would have contacted him.
A) knew B) know C) had known D) known
 2. Father is not at home, he (go) out.
A) has gone B) had gone C) went D) go
 3. It's time we (return) home.
A) return B) returns C) returned D) returning
 4. He said that he (post) the letter.
A) has posted B) had posted C) posted D) post
 5. She said that she (help) her friend.
A) she would B) will help C) helped D) helps
 6. Please ring me up as soon as he (come).
A) come B) comes C) came D) went
 7. If it (rain), we shall not go out.
A) rain B) rained C) rains D) is raining
 8. She (be) a teacher since 2004.
A) is being B) has been C) was D) be
 9. When he came, it (be) all over.
A) was B) were C) is D) will be
 10. I (have) my dinner an hour ago.
A) has B) have C) had D) was having

II. Choose the correct **synonym** for the following :

11. Baffle

- A) Confuse B) Sure C) Cherish D) Smile

12. Hypocrisy

- A) Accuracy B) Correctness C) Falseness D) Happiness

III. Choose the correct **antonym** for the following :

13. Dainty

- A) Dutiful B) Clumsy C) Delicate D) Dirty

14. Amateur

- A) Professional B) Trifler C) Layman D) Efficient

IV. Choose the correct **article** for the following :

15. They found _____ oasis in the desert.

- A) the B) an C) a D) none of these

16. _____ weather is nice today.

- A) A B) An C) The D) None of these

V. Choose the correct **preposition** for the following :

17. _____ she is clever, she often makes mistakes.

- A) Although B) Since C) Despite D) In spite

18. The fireman managed to put _____ the fire.

- A) in B) down C) out D) on

VI. Choose the correct **meaning** of the phrase for the following :

19. Pacify

- A) Appease B) Restrict C) Indict D) Infuriate

20. Quarantine

- A) Inclusion B) Accompaniment C) Seclusion D) Rejection

31. Who is the President of Asian Development Bank?
A) Ngozi Okonjo-Iweala
B) Masatsugu Asakawa
C) Roberto Azevedo
D) Paskal Lamy
32. NRI Day is observed on which of the following dates?
A) January 9
B) February 9
C) March 9
D) February 14
33. Correcting errors in a computer program is called
A) Clearing
B) Rectification
C) Reconciliation
D) Debugging
34. Which of the following is the fastest system memory?
A) RAM
B) ROM
C) Cache memory
D) Both (A) and (B)
35. Who is the top goal scorer in Football history?
A) Pele
B) Lionel Messi
C) Romario
D) Cristiano Ronaldo
36. Who among the following has won a Calendar Year Golden Slam?
A) Bob Byan
B) Steffi Graf
C) Serena Williams
D) Andre Agasi
37. Which was the first classical language declared in India?
A) Kannada
B) Telugu
C) Tamil
D) Sanskrit
38. What was the first name of All India Radio?
A) Akashvani
B) Indian State Broadcasting Corporation
C) Indian Broadcasting Foundation
D) Indian State Broadcasting Service
39. Who was honoured with "Kerala Jyothi" in 2022?
A) M.T. Vasudevan Nair
B) T. Madhava Menon
C) Omcherry
D) Mammooty
40. Who won the International Booker Prize 2023?
A) Shehan Karuna Thilake
B) Geetanjali Shree
C) Kiran Desai
D) Georgi Gospodinov

41. A series is given with one term missing. Choose the correct alternative from the given ones that will complete the series.

ZCBA, YFED, XIHG, ?

- A) WLKM B) WJKL C) WKLJ D) WLKJ

42. Of the six members of a panel sitting in a row 'X' is to the left of 'Q' but on the right of 'P'. 'Y' is on the right of 'Q' but is on the left of 'Z', 'Z' is to the left of R. Find the members who are at the extreme?

- A) QZ B) XZ C) PR D) QY

43. The next number of the sequence

3, 5, 9, 17, 33, 65, ?

- A) 129 B) 120 C) 100 D) 98

44. Select the related word from the given alternatives :

Editor : Magazine :: ? : ?

- A) Novel : Writer B) Poem : Poet
C) Chair : Carpenter D) Director : Film

45. A tap can empty a tank in one hour. A second tap can empty it in 30 minutes. If both the taps operate simultaneously, how much time is needed to empty the tank?

- A) 20 minutes B) 30 minutes C) 40 minutes D) 45 minutes

46. Find out the missing number.

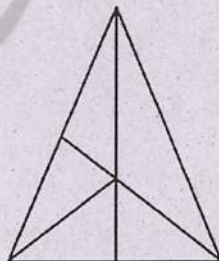
15	9	159
11	6	83
13	10	?

- A) 131 B) 153 C) 116 D) 145

47. There are 25 students in a row. Jigi is 13th from the left and Jaya is 19th from right. Gokul is exactly between the two. What is Jigi's position from Gokul?

- A) Second left B) Fourth right C) Immediate left D) Third right

48. Find the number of triangles.



- A) 10 B) 8 C) 12 D) 14

49. The principal arrived at the staff meeting at 5 minutes to 3.00 PM. He was earlier by 15 minutes than other teachers of the school. The teachers arrived late by 20 minutes. Originally the staff meeting was scheduled at

- A) 2.45 PM B) 2.40 PM C) 3.10 PM D) 2.50 PM

50. 8, 18, 38, 78, 158, 318, ?
 A) 628 B) 624 C) 644 D) 638
51. Manoharan drove 15 km to the west from his house, then turned right and walked 20 km. He then turned East and walked 25 km and finally turning right covered 20 km. How far he is from his house and which direction?
 A) 40 km North B) 10 km East C) 10 km West D) 40 km East
52. In a certain code, GREEN is written as ITGGP, then how will KING be written in the same code.
 A) RKPM B) TUMJ C) MKPI D) PKMI
53. What will be the next number in the series?
 0, 1, 4, 27, 16, 125, 36, ?
 A) 343 B) 25 C) 144 D) 72
54. In the following question arrange the given words in a meaningful and ascending order and select correct order from the options.
 1. Fruit
 2. Pollen
 3. Corolla
 4. Stamen
 A) 2, 4, 3, 1 B) 2, 3, 4, 1 C) 2, 1, 3, 4 D) 1, 3, 4, 2
55. Arun and Preetha celebrated their first wedding anniversary on Sunday, the 5th of December 1993. What would be the day of their wedding anniversary in 1997?
 A) Wednesday B) Saturday C) Thursday D) Friday
56. Ramu walked 8 kms west and turned right and walked 3 kms. Then again he turned right and walked 12 kms. How far is he from the starting point?
 A) 5 km B) 7 km C) 3 km D) 4 km
57. There are 222 oranges in a basket. A boy takes out 6 oranges from it and replaces them by 12 apples. He continues to do so till all the oranges are replaced by apples. Determine the number of apples put in the basket.
 A) 384 B) 528 C) 676 D) 444
58. If + means \div , - means \times , \div means + and \times means -, then
 $63 \times 24 + 8 \div 4 + 2 - 3 = ?$
 A) 186 B) 54 C) 66 D) 48
59. What is the normal interest earned by Ajith when he invested Rs. 8420 @ 10% interest for 3 years?
 A) 2625 B) 2026 C) 2526 D) 2652
60. Find out the wrong term in the given series
 49, 48, 45, 42, 33, 24, 13
 A) 48 B) 45 C) 42 D) 33

61. Labour Note related to
A) Dr. William King
B) Rochdales
C) Raiffeisen
D) Robert Owen
62. _____ was known as the father of urban Co-operatives.
A) Raiffeisen
B) Schulze
C) Andersan
D) Hawarth
63. Rural Electrification Corporation was the recommendation of _____ committee.
A) All India Rural Credit Review
B) All India Rural Credit Survey
C) Committee on Co-operative Administration
D) Committee to Review the Rural Poverty
64. NABARD was established as per the recommendation of _____ Committee
A) AIRCRC
B) AIRCSC
C) Hilton Young
D) CRAFTCARD
65. Agricultural Credit Review Committee was headed by
A) Gorwala
B) Venketappiah
C) Khusru
D) Swaminathan
66. State level body responsible for co-operative education and training is
A) NCUI
B) SCU
C) ICA
D) CCU
67. International Co-operative Alliance was founded in the year
A) 1895
B) 1995
C) 1985
D) 1859
68. _____ shall be the apex co-operative bank for long term credit.
A) KSCB
B) NABARD
C) KSCARDB
D) PCARDB
69. _____ was the first co-operative Minister in Kerala.
A) Baby John
B) M. Kamalam
C) Prof. Joseph Mundassery
D) M.V. Raghavan
70. _____ was the founder of Indian Coffee House Co-operative Society.
A) EMS
B) A.K. Gopalan
C) E.K. Nayanar
D) P.R. Kurup

71. _____ Committee has recommended the ways and means to prevent vested interest in co-operative societies.
- A) Swaminathan
B) Gorwala
C) Gadgil
D) Mirdha
72. 'Towards Co-operative Common Wealth' was a book published by
- A) H. Dupernix
B) D.R. Gadgil
C) B. Venketappiah
D) None of these
73. State partnership in Co-operatives was recommended by
- A) All India Rural Credit Review Committee
B) Co-operative Planning Commission
C) All India Rural Credit Survey Committee
D) Committee to Review Arrangements for Institutional Credit to Agriculture and Rural Development
74. "Nutrifish" is a product of
- A) Market fed
B) Matsyafed
C) Consumer fed
D) Vanitha fed
75. "Thrift Fund" is created by _____ societies.
- A) Workers Industrial Co-operative Societies
B) Labour Contract Societies
C) Vanitha Co-operative Societies
D) Weavers Co-operative Societies
76. _____ was the first President of National Dairy Development Board.
- A) Patel
B) Varghese Kurian
C) Dr. Seema
D) None of these
77. _____ is the National Level Institution for Co-operative Marketing.
- A) NAFED
B) NASCOB
C) NABARD
D) MARKET FED
78. "Golden years of Gods own country" is the logo of
- A) Kerala Tourism
B) Hantex
C) Handicraft
D) Hand weev
79. _____ is the custodian of National Rural Credit stabilization fund.
- A) RBI
B) NABARD
C) COBI
D) None of these
80. Outright purchase system is followed in
- A) Consumer societies
B) Processing co-operatives
C) Marketing societies
D) Credit societies

81. A member of a co-operative society shall be expelled from the society if the member
- became a defaulter of the society
 - act adversely to the interest of the society
 - carrying the same business as is being carried on by the society
 - has been surcharged u/s 68 of the KCS Act 1969
82. A dispute arise between a co-operative society and a member of that society regarding the issue of identity card to that member during election period. Who settle this dispute?
- Registrar
 - State co-operative election commission
 - Returning officer
 - Electoral officer
83. _____ shall appoint state co-operative election commission for the superintendence, direction, control and conduct of election of managing committee of a co-operative society.
- State Election commission
 - State Government
 - Co-operative Minister
 - Governor
84. The powers of Director of co-operative audit appointed under section 63 of the KCS Act 1969 shall be conferred to
- Subordinates of Director of co-operative audit
 - Subordinates of Registrar
 - Subordinates of Director of co-operative audit and subordinates of Registrar
 - Any person
85. A revitalization proposal under Section 71(3) shall not apply
- If the number of members of the society falls below 25
 - If the society fails to commence its business within six months from the date of registration
 - Number of actual workers falls below the prescribed limit
 - All of the above
86. An appeal filed before the government against the surcharge order issued by the Registrar shall be disposed by the authority within _____ from the date of appeal.
- 2 months
 - 3 months
 - 6 months
 - one year
87. The audit fee payable by a primary coir Vyavasaya Co-operative Society is
- 10,000
 - 25,000
 - ½ of the audit fee calculated
 - No audit fee
88. Which of the following authority have no right to conduct an inspection under section 66 of the KCS Act 1969?
- Registrar on his own motion
 - Apex society or financing bank
 - Federal co-operative society
 - Circle co-operative union
89. A society shall not issue a loan to any person or society other than a member. But this restriction shall not be applicable to
- Urban Co-operative Bank
 - Kerala Bank
 - Co-operative Rural Banks
 - Kerala State Co-operative Agricultural and Rural Development Bank
90. A co-operative society which accept deposits and loans in excess of the limb fixed in the bye-law shall invest that excess amount in
- the financing bank till the repayment of the amount
 - the developmental activities of the bank/society
 - working capital of the society
 - both (B) and (C)

111. In Ratio Analysis, Earning Power is the ratio of
- A) Net Profit after Taxes and Sales
 - B) Sales and Investments
 - C) Sales and Total Assets
 - D) Net Profit after Taxes and Total Assets
112. Debt Servicing capacity of a firm is assessed by
- A) Interest Coverage Ratio
 - B) Quick Ratio
 - C) Liquidity Ratio
 - D) Debt to Capital Ratio
113. The Ratio indicates the speed with which accounts receivable is being collected
- A) Gross Profit Margin
 - B) Debtors Turnover
 - C) Inventory Turnover
 - D) Liquidity Ratio
114. The ratio of the investment made on a project and constant annual cash flow is termed as
- A) Return on Investment
 - B) Pay Back Period
 - C) Accounting Rate of Return
 - D) Cost of Capital
115. The appraisal technique does not use the concept of the required rate of return
- A) Net Present Value
 - B) Profitability Index
 - C) Pay Back Period
 - D) Internal Rate of Return
116. The ratio between contribution and sales is called
- A) Break-even point
 - B) Marginal Cost
 - C) PV Ratio
 - D) Prime Cost
117. The balance of the fund flow statement is the increase or decrease of
- A) Cash from Operation
 - B) Cash
 - C) Working Capital
 - D) Current Assets
118. Fund from operation is considered as
- A) Application of Fund
 - B) Source of Fund
 - C) Expenses
 - D) Loss of Fund
119. Find out the current assets from the following choices
- A) Capital
 - B) Plant and Machinery
 - C) Sundry Debtors
 - D) Sundry Creditors
120. Increase in stock results in the
- A) Application of Fund
 - B) Source of Fund
 - C) Fictitious Assets
 - D) Loss

131. _____ account allows handling a large volume of receipts and payments.
- | | |
|-----------------------|--------------------|
| A) Recurring deposits | B) Current deposit |
| C) Term deposit | D) Saving bank |
132. The approach of _____ banker is a business to customer in nature rather than Business to Business.
- | | |
|----------------------|----------------------|
| A) retail banking | B) corporate banking |
| C) wholesale banking | D) pvt. banking |
133. An ATM does not have any bank logo is called
- | | |
|--------------------|---------------------|
| A) Biometric ATM | B) Brown Label ATM |
| C) White Label ATM | D) Orange Label ATM |
134. _____ acts as an umbrella organisation for all retail payment system in India.
- | | |
|---------|----------|
| A) NPCI | B) ICICI |
| C) NCDC | D) NACH |
135. Unified Payment Interface (UPI) is an instant real payment system launched by NPCI in the year
- | | |
|---------|---------|
| A) 2014 | B) 2011 |
| C) 2016 | D) 2015 |
136. Marking of Cheque is done by the banker on the request of
- | | |
|-----------|-----------|
| A) drawee | B) holder |
| C) payee | D) drawer |
137. There are _____ parties of a cheque.
- | | |
|------|------|
| A) 2 | B) 3 |
| C) 4 | D) 5 |
138. When a guarantee is given for an existing debt, it is known _____ guarantee.
- | | |
|------------------|----------------|
| A) Retrospective | B) Prospective |
| C) Specific | D) Continuing |
139. When a banker accepts valuable articles like gold, ornaments for safe custody, here the banker becomes
- | | |
|-----------|-----------|
| A) bailor | B) lessee |
| C) bailee | D) lessor |
140. A cheque which bears a date subsequent to the date of issue is called
- | | |
|-----------------|----------------------|
| A) Stale cheque | B) Post dated cheque |
| C) Ante-dated | D) Invalid cheque |

141. The major objective of company audit is to
- | | |
|--|--|
| A) to disclose the gross profit | B) to prepare the financial statements |
| C) to convince the annual general body | D) to disclose the amount of net profit/loss |
142. Members economic welfare is ascertained in
- | | |
|----------------------|----------------------|
| A) company audit | B) statutory audit |
| C) cooperative audit | D) none of the above |
143. _____ is the special feature of cooperative audit.
- | | |
|-------------------------|---------------------------|
| A) Ratio analysis | B) Verification of assets |
| C) Administrative check | D) None of the above |
144. The auditor of a cooperative is not permitted to become a member of the cooperative society which he is auditing to ensure
- | | |
|-----------------|----------------------------|
| A) Transparency | B) Efficiency |
| C) Accuracy | D) Independence of auditor |
145. Goodwill is a _____ asset.
- | | |
|-------------------|---------------------|
| A) Fixed asset | B) Current asset |
| C) Tangible asset | D) Intangible asset |
146. Profit appropriation is the obligation of
- | | |
|-----------------------|-----------------|
| A) Board of directors | B) Registrar |
| C) Chief Executive | D) General body |
147. _____ is primarily responsible for safeguarding the assets of the cooperative society as per law.
- | | |
|--------------|-----------------------|
| A) Secretary | B) General body |
| C) Manager | D) Board of directors |
148. Sub section 5(A) of Section 63 of KCS Act deals with
- | | |
|----------------------------------|-----------------------------|
| A) Registration of coop. society | B) Liquidation |
| C) Audit | D) Revision of audit manual |
149. _____ is not disclosed by Trial Balance.
- | | |
|-------------------------|-----------------------|
| A) Compensating error | B) Errors of omission |
| C) Errors of commission | D) None of the above |
150. Code of ethics and auditing standards are prescribed
- | | |
|------------|--------|
| A) INTOSAI | B) RBI |
| C) NABARD | D) RCS |

151. Audit of subsidiary institutions of cooperative society is a statutory obligation of cooperative auditor as per section _____ of KCS Act.
- A) 63
B) 64
C) 2(ab)
D) 65
152. Audit of cooperative is defined by _____ committee.
- A) All India Rural Credit Survey Committee
B) Maclagan Committee
C) All India Rural Credit Review Committee
D) None of the above
153. Depreciation of goodwill will be calculated by
- A) Diminishing balance method
B) Straightline method
C) Annuity method
D) None of these (no depreciation for goodwill)
154. Certification of bad debts by the auditor is referred in
- A) Sn.62
B) R.62
C) Sn.63
D) R.63
155. Audit fees of PCARDBs is calculated on
- A) working capital
B) loans and advances
C) aggregate of loans issued and that recovered during the year under audit
D) none of the above
156. ALPM stands for
- A) Automatic Ledger Posting Machines
B) Automated Ledger Passing Model
C) Automated Ledger Posting Medium
D) None of the above
157. Revaluation of immovable properties is recognised by
- A) RBI
B) RCS
C) DCA
D) None of the above
158. _____ is a wasting asset.
- A) Motor vehicles
B) Plant and Machinery
C) Quarry
D) None of the above
159. Classification norms of NPA of cooperative banks is issued by
- A) Registrar
B) Government
C) RBI/NABARD
D) None of the above
160. _____ is also termed as Acid test.
- A) Current ratio
B) Quick ratio
C) Equity ratio
D) None of the above

ROUGH WORK SHEET

CSERB

ROUGH WORK SHEET

SEAL

CSEB