Co-operative Service Examination Board

Provisional Answerkey For the Post of Assistant Secretary

Notification No : 7/2025

Exam Date : 20-07-2025 **Published Date : 22-07-2025**

1)**Fill in the blanks with the correct pair of prepositions from the choices given below**

• *The Kerala State Legislative Assembly building is located _____ Palayam _____ Thiruvananthapuram.*

(A)at, in (B)at, at (C)in, at (D)in, in

Correct Answer : **(A)**

2)Identify the grammatically correct sentence.

(A)The assistant as well as the secretary are attending a meeting

(B)The secretary as well as the assistants is attending a meeting

(C)The assistants as well as the secretary is attending a meeting

(D)The secretary as well as the assistant are attending a meeting

Correct Answer : **(B)**

3)**Choose the correct question tag from the options given and supply it to the following sentence.**
• *They will take the examination, _____.*

(A)isn't it? (B)will they? (C)will they not? (D)won't they?

Correct Answer : **(D)**

4)**Change the following assertive sentence into an interrogative one**
• *We cannot live without oxygen.*

(A)Can we not live without any oxygen?

(B)Who can live without oxygen?

(C)Can we live without oxygen?

(D)Can't we live with no oxygen?

Correct Answer : **(C)**

5)**Mark the incorrect part of the sentence given below:**
• ***While I was complaining of loneliness****/I realized that/that yard seemed/empty and deserted was full of life*

(A)While I was complaining of loneliness | (B)I realized that | (C)that yard seemed | (D)empty and deserted was full of life

Correct Answer : **(C)**

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6)Which of the following sentences is incorrect?

(A)She is waiting for your reply since two years. | (B)She has been waiting for your reply since 2023. | (C)She has waited for your reply for two years now. | (D)She has been waiting for your reply for two years.

Correct Answer : **(A)**

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7)**Mark the most natural passive voice of the following sentence:**

• *People speak English all over the world.*

(A)English is spoken all over the world by people. | (B)English is spoken by people all over the world. | (C)All over the world English is spoken by people. | (D)English is spoken all over the world.

Correct Answer : **(D)**

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8)**Which of the given choices reflects the most acceptable sentence when the degree of comparison is changed?**
• *Ahamed is smarter than Mohammed.*

(A)Ahamed is as smart as Mohammed. | (B)Ahamed is not as smart as Mohammed. | (C)Mohammed is as smart as Ahamed. | (D)Mohammed is not as smart as Ahamed.

Correct Answer : **(D)**

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9)Which of the choices below means the phrasal verb '***to pass out***'?

(A)To become successful. | (B)To faint or lose consciousness. | (C)To complete a course of study. | (D)To fail an examination.

Correct Answer : **(B)**

10)**Which of the following options is the correct one-word substitute for the sentence below?**
• *One who loves mankind and works for human welfare.*

(A)Philanthropist (B)Bibliophile (C)Anglophile (D)Anthropologist

Correct Answer : **(A)**

11)Among the following who has piloted the 'Axiom Mission-4(Ax-4)'?

(A)Peggy Whiteson (B)Shubhanshu Shukla (C)Slawosz Uznanski (D)Tibor Kapu

Correct Answer : **(B)**

12)'SAHAV' portal pertains to _____.

(A)a digital forest portal for Wild Animals. (B)a digital farm portal for farm activities. (C)a digital ocean data portal for ocean management. (D)a digital veterinary portal for poultry.

Correct Answer : **(C)**

13)Among the following which award was discontinued?

(A)Jnanpith Award (B)Saraswathy Samman (C)JCB Prize (D)Ezhuthachan Puraskaram

Correct Answer : **(C)**

14)The National Statistics Day is celebrated to commemorate the birth anniversary of _____.

(A)P. C. Mahalanobis (B)C. V. Raman (C)C. R. Rao (D)Debabrata Basu

Correct Answer : **(A)**

15)Who was the first Indian Wicket Keeper to score centuries in both innings of a Test Match?

(A)M. S. Dhoni (B)K. L. Rahul (C)Wriddhiman Saha (D)Rishabh Pant

Correct Answer : **(D)**

16)The phrase 'Poetic Justice' means _____.

(A)Virtue is rewarded and vice is punished | (B)Justice maintained by a Poet | (C)Justice inlaided in a Poem | (D)None of the above

Correct Answer : **(A)**

17)What was the name of the Gaza bound humanitarian aid ship boarded by Greta Thunberg?

(A)Madleen | (B)Esperanza | (C)Arctic Sunrise | (D)Rainbow Warrior

Correct Answer : **(A)**

18)'Paliyam Sathyagraha' was staged against _____.

(A)British Rule | (B)Untouchability | (C)United Kerala | (D)Dutch Supremacy

Correct Answer : **(B)**

19)The term "Exercise Shakthi " relates to _____.

(A)Indo-French Military Exercise | (B)Indo-US Military Exercise | (C)Indo-British Military Exercise | (D)Indo-Israel Military Exercise

Correct Answer : **(A)**

20)Who developed Alappuzha Port Town?

(A)Rajah Kesava Das | (B)Ramayyan Dalavai | (C)Veluthampi Dalavai | (D)Kumarapillai Dalavai

Correct Answer : **(A)**

21)Find the next number in the series:
8, 27, 64, 125, _____.

(A)200 | (B)216 | (C)256 | (D)150

Correct Answer : **(B)**

22)A fruit seller had some apples. He sells 40% apples and still has 420 apples. Originally, he had:

(A)588 | (B)600 | (C)672 | (D)700

Correct Answer : **(D)**

23)A spare parts manufacturing company sold 400units at Rs. 80 per unit and 500 units at Rs. 50 per unit to an automobile company. The cost to produce each unit was Rs. 60. What was the company's total profit or loss after selling all 900 units?

(A)4000 profit (B)4000 loss (C)3000 profit (D)3000 loss

Correct Answer : **(C)**

24)A sum of money is to be distributed among A, B, C, D in the proportion of 5:2:4:3. If C gets Rs. 1000 more than D, what is B's share?

(A)2000 (B)1000 (C)500 (D)3000

Correct Answer : **(A)**

25)The speed of a car increase by 2 kms after every one hour. If the distance travelling in the first one hour was 35 kms, what was the total distance travelled in 12 hours?

(A)456 kms (B)556 kms (C)482 kms (D)552 kms

Correct Answer : **(D)**

26)The average weight of 16 boys in a class is 50.25 kg and that of the remaining 8 boys is 45.15 kg. Find the average weights of all the boys in the class.

(A)45.6 kg (B)46.2 kg (C)48.55 kg (D)49.52 kg

Correct Answer : **(C)**

27)Rearrange the jumbled letters to make meaningful words. Then select the one which is different.

(A)DOGL (B)TSEVO (C)ENZROB (D)LVREIS

Correct Answer : **(B)**

28)In a certain code language, "EXAM" is written as "FYBN". How is "RESULT" written in that code language?

(A)SFVTNU (B)SFTVNU (C)STFVMU (D)SFTVMU

Correct Answer : **(D)**

29)A and B are brothers. M is the father of A and brother of S. F is sister of B and K is mother of S. What is the relationship between M and K?

(A)Son and Mother | (B)Sister and Brother | (C)Grandson and Grandmother | (D)Nephew and Aunt

Correct Answer : **(A)**

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30)Sachin walks 20 km towards North. He turns left and walks 40 km. He again turns left and walks 20 km. Finally, he moves 20 km after turning to the left. How far is he from his starting position?

(A)80 kms (B)60 kms (C)20 kms (D)10 kms

Correct Answer : **(C)**

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31)The theme for International Co-operative Day 2025 was _____.

(A)"Co-operatives Build a Better Future for All" | (B)"Co-operatives for Sustainable Development" | (C)"Co-operatives Build a Better World" | (D)"Co-operatives: Driving Inclusive and Sustainable Solutions for a Better World"

Correct Answer : **(D)**

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32)Who is described as a man who was "Rich in ideals but poor in Performance"?

(A)Dr. William King (B)Robert Owen (C)Luzzatti (D)Raiffeisen

Correct Answer : **(B)**

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33)Who formed the Brighton Co-operative Benevolent Fund Association?

(A)William King (B)Robert Owen (C)Raiffeisen (D)Hudson Kelly

Correct Answer : **(A)**

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34)Co-operative Bacon Factory is associated with the Co-operative movement of _____.

(A)Germany (B)England (C)Denmark (D)China

Correct Answer : **(C)**

35)Who was the Chairman of the Agricultural Finance Sub-Committe appointed in the year 1944?

(A)Herman Schultze (B)Mr. Fredrick Nicholsen (C)Prof. D. R. Gadgil (D)H. C. Sonne

Correct Answer : **(C)**

36)The foundation stone of Tribhuvan Sahakari University, India's first National Co-operative University, was laid on _____.

(A)November 14, 2024 (B)January 1, 2025 (C)June 12, 2025 (D)July 5, 2025

Correct Answer : **(D)**

37)The Board of Directors of Kerala State Co-operative Bank shall consist of 21 members, of which _____ members shall be elected by 'A' class members of the Bank.

(A)12 (B)14 (C)15 (D)17

Correct Answer : **(C)**

38)The Chairman of NAFSCOB at the time of celebrating the 103rd International Co-operative Day was _____.

(A)Shri. Konduru Ravinder Rao (B)Dileep Sanghani (C)Dr. Bijender Singh (D)Shri. Ashok Bandyopadhyay

Correct Answer : **(A)**

39)The Umbrella organization named NUCFDC obtained registration from RBI in:

(A)May 1977 (B)February 2024 (C)March 2025 (D)September 2020

Correct Answer : **(B)**

40)The minutes of the meetings of a Co-operative society shall be recorded by _____.

(A)President (B)Any member of the committee (C)CEO of the society (D)The President or any member of the committee or the CEO of the society.

Correct Answer : **(D)**

41)Choose the correct statement:
I. Area of operation of Federal Co-operative Society shall be one district.
II. Area of operation of Central Co-operative Society shall be one or more than one district.
III. Registrar or Government shall declare a Co-operative Society as Central society.

(A)I and II (B)II and III (C)I and III (D)I, II and III

Correct Answer : **(B)**

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42)Registration fee for the registration of Apex society shall be Rs. _____.

(A)6250 (B)10,000 (C)12,500 (D)15,000

Correct Answer : **(C)**

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43)_____ shall be the authority to give sanction for the raising of fund for partnership of Co-operatives.

(A)Registrar (B)Managing Committee of partner society (C)Government (D)Managing Committee of Partnership

Correct Answer : **(C)**

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44)
Choose the wrong statement:
I. Any member shall inspect minutes book of Co-operative society
II. Any member shall inspect latest audited Balance Sheet
III. Any member shall inspect summary of defects included in the latest statutory audit report.

(A)I only (B)II and III (C)III only (D)I and III

Correct Answer : **(A)**

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45)
Maximum term of Managing Committee members in the credit society shall be limited to _____ consecutive terms.

(A)5 (B)4 (C)3 (D)no such limit

Correct Answer : **(C)**

46)Choose the correct statement:
I. A member of the Managing Committe may submit his resignation letter to the President of the society.
II. Resignation of elected and nominated members shall be accepted by the Managing Committee.
III. President shall submit his resignation letter to the Vice-President

(A)I, II and III (B)I only (C)II and III (D)I and III

Correct Answer : **(B)**

47)A charge on land created as per Section 36 shall become invalid, if _____.

(A)Majority of members of the society are agriculturalist (B)It is not approved by Registrar (C)It is not registered by the Sub-Registrar (D)It is not approved by the Government

Correct Answer : **(C)**

48)If a central society which maintain Subsidiary State Partnership Fund wound up all money in the credit shall be transferred to _____.

(A)Apex Society (B)Principal State Partnership Fund (C)Government (D)Either A or C

Correct Answer : **(B)**

49)Rs. _____ shall be the maximum amount of Co-operative Education Fund.

(A)40,000 (B)60,000 (C)80,000 (D)1,00,000

Correct Answer : **(D)**

50)Every Co-operative society shall cause to be audited by a team of auditors appointed by _____.

(A)General Body (B)Managing Committee (C)Director of Co-operative Audit (D)Registrar

Correct Answer : **(C)**

51)Choose the correct Statement:
I. Section 65 inquiry may include matters regarding the constitution of society.
II. Section 65 inquiry is only a fact-finding inquiry
III. If the inquiry under Section 65 reveals any defect the inquiry officer shall prepare a detailed inquiry report with quantification of individual liability.

(A)I, II and III (B)I and III (C)II and III (D)I and II

Correct Answer : **(B)**

52)The Registrar or any person to whom a monetary dispute is transferred as per sub-section 4 of Section 70 shall pass an award within _____.

(A)six months (B)one year (C)two years (D)no time limit specified

Correct Answer : **(B)**

53)An award may be executed through Civil Court, for that the award shall be certified by the _____.

(A)Civil Judge (B)Collector (C)Registrar (D)Managing Committee

Correct Answer : **(C)**

54)_____ Shall maintain the Service Register of Chief Executive.

(A)Secretary (B)President (C)Unit Inspector (D)Managing Committee

Correct Answer : **(B)**

55)Any person indulge in any corrupt practice in the election process shall be punishable with imprisonment which may extent up to _____ and or with fine which may extent up to Rs. _____.

(A)3 months, 3000 (B)3 months, 5000 (C)6 months, 5000 (D)1 year, 10000

Correct Answer : **(C)**

56)The Depositors Education and Awareness Fund (DEAF) was established by RBI in _____.

(A)2016 (B)2014 (C)2018 (D)2015

Correct Answer : **(B)**

57)Bank cannot pay interest on _____.

(A)Account attached by ED (B)Unclaimed deposit (C)Account frozen by them (D)Current accounts

Correct Answer : **(D)**

58)Choose among one which is related to Principles of Business Ethics.

(A)Dignity (B)Fairness (C)Prudence (D)All of the above

Correct Answer : **(D)**

59)Which one of the following is not included in standard banking code of conduct?

(A)Profitability (B)Neutrality (C)Reliability (D)Integrity

Correct Answer : **(A)**

60)A QR code consists of _____.

(A)Black squares (B)A square grid (C)White background (D)All of the above

Correct Answer : **(D)**

61)Unified Payments Interface (UPI) is a system, aimed to simplify digital payments, was launched in:

(A)2014 (B)2016 (C)2011 (D)2008

Correct Answer : **(B)**

62)Select one which is associated to a bank guarantee:

(A)Risk mitigation (B)Contractual Security (C)Facilitating trade (D)All the above

Correct Answer : **(D)**

63)Section 24 of BR act specifies:

(A)Prohibition of trading (B)Maintenance of CRR (C)Keep SLR (D)Disposal of non-banking asset

Correct Answer : **(C)**

64)What is the age limit of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)?

(A)18-50 (B)18-60 (C)18-55 (D)No age limit

Correct Answer : **(A)**

65)_____ is a representative of bank who works to expand banking services to underserved areas and promote financial inclusion.

(A)Bank Mitra (B)Business facilitator (C)Banking facilitator (D)All the above

Correct Answer : **(D)**

66)Expansion of TDS:

(A)Tax Deduction at Source (B)Tax Doubled at Source (C)Tax Deducted at Source (D)Tax Deducted at Service

Correct Answer : **(C)**

67)The Reserve Bank Integrated Ombudsman Scheme was launched on _____.

(A)January 1, 2021 (B)April 1, 2021 (C)November 12, 2021 (D)November 1, 2021

Correct Answer : **(C)**

68)The name of a banker is essential for a _____.

(A)Special crossing (B)General crossing (C)Account payee crossing (D)Not Negotiable crossing

Correct Answer : **(A)**

69)BASEL norms are related to bank's _____.

(A)Profitability (B)Managing risk (C)Preparation of Financial statement (D)None of these

Correct Answer : **(B)**

70)The Reserve Bank of India first issued currency notes in the year:

(A)1935 (B)1938 (C)1971 (D)1949

Correct Answer : **(B)**

71)The Chairman of DICGC is _____.

(A)Governor of RBI | (B)Chairman of NABARD | (C)Deputy Governor of RBI | (D)Person nominated by Government of India

Correct Answer : **(C)**

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72)One among the following is not related to Bill of Exchange. Select it:

(A)The order should not have any condition | (B)It is in writing | (C)The bill must be signed by the drawer only | (D)The amount is paid to the beneficiary or specific person

Correct Answer : **(C)**

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73)Section 131 of the Negotiable Instrument Act, 1881, deals _____.

(A)Protection to paying banker | (B)Who can make crossing of cheque | (C)Double crossing | (D)Protection to collecting banker

Correct Answer : **(D)**

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74)In _____ type joint account, the second account holder can access and operate the account till the time she/he is alive.

(A)Latter (or) Survivor | (B)Jointly | (C)Either (or) Survivor | (D)Former (or) Survivor

Correct Answer : **(A)**

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75)When banks give car loans, the nature of charge created is _____.

(A)Mortgage | (B)Hypothecation | (C)Pledge | (D)Assignment

Correct Answer : **(B)**

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76)A person who owes amount of money from the business is known as _____.

(A)Customer | (B)Debtor | (C)Creditor | (D)Drawer

Correct Answer : **(C)**

77)What is the name of the account when goods or cash withdrawn by the proprietor from the firm for his family's use?

(A)Expense (B)Debtor (C)Drawings (D)Capital

Correct Answer : **(C)**

78)Rent received account is a _____.

(A)Nominal account (B)Personal account (C)Real account (D)Fictitious account

Correct Answer : **(A)**

79)Business entity concept gives a firm _____ status.

(A)Continuous existence (B)Disclosure (C)Accountable (D)Separate existence

Correct Answer : **(D)**

80)Ledger is the book of _____.

(A)Final entry (B)Original entry (C)First entry (D)Trial entry

Correct Answer : **(A)**

81)The first head on the asset side of company's balance sheet is _____.

(A)Current asset (B)Capital asset (C)Fixed asset (D)Investment

Correct Answer : **(C)**

82)Time period related to stock-in-trade indicates_____.

(A)Stock velocity (B)Quantity of stock (C)Cost price of stock (D)Amount of goods sold

Correct Answer : **(A)**

83)Which statement is concerned with change in the cash position of a firm?

(A)Balance sheet (B)Cash flow statement (C)Fund flow statement (D)Income statement

Correct Answer : **(B)**

84)Cost of Production + Sales and Distribution Overhead = _____.

(A)Cost of Production (B)Cost of goods sold (C)Works cost (D)Cost of sales

Correct Answer : **(D)**

85)(Standard Price - Actual Price) X (Actual Quantity) = _____.

(A)Material usage variance (B)Material price variance (C)Material cost variance (D)Material quantity variance

Correct Answer : **(B)**

86)The Amount of Contribution in break-even-sales is equal to _____.

(A) Fixed Cost (B)Variable Cost (C)Profit Margin (D)Cost Margin

Correct Answer : **(A)**

87)If the sales is Rs. 5 Lakhs and variable cost is Rs. 3 Lakhs, then what is the P/V ratio?

(A)50% (B)33% (C)40% (D)33.33%

Correct Answer : **(C)**

88)Dividend paid to the shareholders is _____.

(A)An expense (B)A liability (C)An asset (D)An appropriation of profit

Correct Answer : **(D)**

89)Solvency ratio is an indicator of _____.

(A)Earning capacity (B)Production capacity (C)Long-term paying capacity (D)Utilizing capacity

Correct Answer : **(C)**

90)Wages paid for installation of plant and machinery in the factory is _____.

(A)Deferred revenue expenditure (B)Capital expenditure (C)Revenue expenditure (D)Contingent expenditure

Correct Answer : **(B)**

91)Clerical error comes under _____.

(A)Compensating error | (B)Error of principle | (C)Error of omission | (D)Error of Management Policy

Correct Answer : **(C)**

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92)Internal Audit is performed by _____.

(A)Employee of the organization | (B)An independent person | (C)Chairman of the company | (D)A statutory person

Correct Answer : **(A)**

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93)An audit of an organization which is conducted in between two annual audits is known as _____.

(A)Biennial audit | (B)Statutory audit | (C)General audit | (D)Interim audit

Correct Answer : **(D)**

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94)Which one of the following is **NOT** a right of an auditor?

(A)Right to alter management decision | (B)Right to receive notice | (C)Right to sign audit report | (D)Right to obtain information and explanation

Correct Answer : **(A)**

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95)Which one of the following items is **NOT** usually covered by the surprise check of an auditor?

(A)Verification of Investment | (B)Verification of Plant and Machinery | (C)Verification of Cash | (D)Verification of Books of Original Entry

Correct Answer : **(B)**

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96)_____ are consecutively numbered, arranged serially in the order of entries and properly filed.

(A)Letter of credits | (B)Ledger | (C)Certificates | (D)Vouchers

Correct Answer : **(D)**

97)Annuity method is followed for providing _____ in financial account.

(A)Contingent liability (B)Depreciation (C)Insurance coverage (D)Rebate on sale

Correct Answer : **(B)**

98)Out of the following duties, which one is **NOT** related to the auditor's duty?

(A)Statutory duty (B)Contractual duty (C)Advisory duty (D)Duties arising out of professional etiquette

Correct Answer : **(C)**

99)Profit on sale of Land and Building is _____.

(A)Revenue profit (B)Capital profit (C)Flexible profit (D)Owner's profit

Correct Answer : **(B)**

100)_____ audit is mainly concerned with ascertaining whether the various internal activities in the business are carried out efficiently.

(A)Cost (B)Operational (C)Continuous (D)Performance

Correct Answer : **(D)**

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Date : 22-07-2025 Secretary

Place : Thiruvananthapuram Co-Operative Service Examination Board

N.B.COMPLAINTS IF ANY SHOULD BE PREFERRED ON OR BEFORE 27-07-2025 THROUGH THE CANDIDATE PROFILE