

Co-operative Service Examination Board

Provisional Answerkey For the Post of Secretary

Notification No : 13/2025

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1) Choose the correct form of verb from the bracket for the following:

He already (*vacate*) the shop.

(A) vacated (B) has already vacated (C) vacating (D) none of these

Correct Answer : **(B)**

2) Choose the correct form of verb from the bracket for the following:

She (*possess*) the latest edition of the Dictionary.

(A) possess (B) is to possess (C) is possessing (D) possesses

Correct Answer : **(D)**

3) Choose the correct synonym for the following word:

Niggard

(A) Ample (B) Miser (C) Lavish (D) Prodigal

Correct Answer : **(B)**

4) Choose the correct meaning of the phrase given:

Ad rem

(A) In the manner of (B) Accounting of (C) Bad position (D) To the point

Correct Answer : **(D)**

5) Select the Palindrome sentence from among the following:

(A) Niagra raise again (B) Yawn a more Roman Way (C) Live not on as evil (D) Was it a car or a cat we saw

Correct Answer : **(B)**

6) **Complete the following sentence with most suitable words given below:**

"European Union proposes new Russia _____, Indian _____ likely to be part of list."

(A)relations, economy (B)against, market (C)sanctions, entities (D)defence, policies

Correct Answer : **(C)**

7) **Complete the following sentence with most suitable words given below:**

"An opponent of enlightenment is called _____."

(A)Obscurantist (B)Obdurate (C)Raconteur (D)Secularist

Correct Answer : **(A)**

8) Find out the misspelt word from the following:

(A)Meander (B)Sumptous (C)Debunk (D)Tabby

Correct Answer : **(B)**

9) Past Tense of the word "Slide" is _____.

(A)Slided (B)Slide (C)Sliden (D)Slid

Correct Answer : **(D)**

10) Which Indian won the 2025 United Nations Population Award for promoting gender equality?

(A)Swati Maliwal (B)Laxmi Agarwal (C)Varsha Deshpande (D)Anubha Bhonsle

Correct Answer : **(C)**

11) The Simon Commission was boycotted by the Indians because:

(A)It sought to curb civil liberties of the Indians (B)It was an all-white commission without Indian representation (C)It proposed to partition India (D)It proposed measures to contain nationalism

Correct Answer : **(B)**

12)The female leader known as the "Jhansi Rani of Travancore" who organized female volunteer corps against C. P. Ramaswami Iyer's rule?

- (A)Anna Chandy (B)K. R. Gouri (C)Annie Mascarene (D)Accamma Cherian

Correct Answer : **(D)**

13)Which former Governor of Kerala went on to become both Vice President and President of India?

- (A)K. R. Narayanan (B)V. V. Giri (C)Arif Mohammed Khan (D)R. Venkataraman

Correct Answer : **(B)**

14)According to Article 108 of the Constitution of India, if there is a deadlock between the Rajya Sabha and the Lok Sabha on an ordinary bill, it shall be resolved by:

- (A)The President (B)The Supreme Court (C)A joint sitting of both the houses (D)A second debate between both the houses after six months

Correct Answer : **(C)**

15)In December 1953, Prime Minister Jawaharlal Nehru appointed the States Reorganization Commission to reorganize the States of India. Who was the Chairman of the said commission?

- (A)Fazil Ali (B)K. M. Panikkar (C)H. N. Kunzru (D)V. K. Krishna Menon

Correct Answer : **(A)**

16)How many Indian States and Union territories share the Indian coastline?

- (A)8 States and 5 Union territories (B)8 States and 4 Union territories (C)9 States and 5 Union territories (D)9 States and 4 Union territories

Correct Answer : **(D)**

17)Which of the International Grand Slam Tennis tournaments are played on grass court?

- (A)Wimbledon (B)French Open (C)Australian Open (D)US Open

Correct Answer : **(A)**

18)The joint military exercise 'EXERCISE MAITREE', held recently at the Joint Training centre in Umroi, Meghalaya, is a bilateral military exercise between India and which country?

- (A)Nepal (B)Sri Lanka (C)Thailand (D)Indonesia

Correct Answer : **(C)**

19)Who took charge as the first Chairperson of the Kerala State Senior Citizens Commission?

- (A)K. Somaprasad (B)Amaravila Ramakrishnan (C)E. M. Radha (D)Dr. J. Prasad

Correct Answer : **(A)**

20)In a certain code language LANDMINE is written as PYRBQGRC. How will HOMEMADE be written in that code language?

- (A)LMPCOYHC (B)LMQCQYHC (C)LMOCOZID (D)LMPCPZID

Correct Answer : **(B)**

21)In a 20 Liter mixture, there is 20% wine and the rest water. If in this mixture 5 Liters more water is added, then the percentage of wine will be:

- (A)16% (B)14% (C)15% (D)20%

Correct Answer : **(A)**

22)What should come in place of the question mark (?) in the following number series?

7, 11, 25, 59, 133, ?

- (A)285 (B)287 (C)289 (D)291

Correct Answer : **(B)**

23)P, Q, R, S, T, U and V are sitting along a circle facing the centre. P is between V and S. R who is 2nd to the right of S, is between Q and U. Q is not the neighbor of T. Which of the following is a correct statement.

- (A)V is between P and S (B)S is 2nd to the left of S (C)P is to the immediate left of S (D)R is third to the left of P

Correct Answer : **(C)**

24)A bag contains one rupee, 50 paise and 25 paise coins in the ratio 5:6:7. If the total money in the bag is Rs. 312/-, find the number of 50 paise coins?

- (A)160 (B)224 (C)192 (D)180

Correct Answer : **(C)**

25)Find the missing number from the below options:

1	2
3	12

4	2
3	33

5	2
3	?

- (A)30 (B)40 (C)35 (D)38

Correct Answer : **(B)**

26)How many even numbers are there in the following sequence of numbers, which are immediately followed by an even number as well as immediately preceded by an odd number?

5 4 8 3 2 6 7 8 5 9 3 2 4 3 8 7 2 4 4 4 2 1 3 9

- (A)one (B)four (C)five (D)more than five

Correct Answer : **(B)**

27)Four numbers have been given, out of which three are alike in some manner, and one is different. Select the odd one.

- (A)120 (B)10 (C)530 (D)50

Correct Answer : **(A)**

28)Introducing Shivani, Ajayan said, " The only daughter of her mother is my son's wife." How is Shivani related to Ajayan?

- (A)Mother (B)Daughter-in-law (C)Father (D)Uncle

Correct Answer : **(B)**

29)A series is given with one term missing. Select the correct alternative from the given ones that will complete the series.

 ? , JIS, BNQ, USN, OXJ

(A)SBT

(B)SCU

(C)SDT

(D)SBI

Correct Answer : **(C)**

30)Headquarters of CAPEX:

(A)Thiruvananthapuram

(B)Kollam

(C)Alappuzha

(D)Ernakulam

Correct Answer : **(B)**

31)'Yojana' is a monthly publication of:

(A)Department of Co-operation, Govt. of Kerala

(B)NCUI

(C)State Co-operative Union, Kerala

(D)Ministry of Information and Broadcasting, Govt. of India

Correct Answer : **(D)**

32)Hantex was formed in the year:

(A)1961

(B)1965

(C)1967

(D)1969

Correct Answer : **(A)**

33)What is the primary goal of Financial Management?

(A)To minimize the risk

(B)To maximize the owner's wealth

(C)To maximize the return

(D)To raise profit

Correct Answer : **(B)**

34)Budgetary control system acts as friend, philosopher and guide to the:

(A)Management

(B)Share holders

(C)Creditors

(D)Employees

Correct Answer : **(A)**

35)_____ is the spokesman of the Consumer Co-operative movement in the country.

(A)COBI

(B)NDDB

(C)NCCF

(D)NCCT

Correct Answer : **(C)**

36)_____ Pension is available to Co-operative employees who have served for at least one year and are unable to continue their service due to physical or mental incapacity.

(A)Invalid pension

(B)Compassionate pension

(C)Family pension

(D)Consolation pension

Correct Answer : **(A)**

37)_____ is an apex federation of primary level welfare societies for fishermen in Kerala.

(A)Vanitha fed

(B)Hospital fed

(C)Labour fed

(D)Matsya fed

Correct Answer : **(D)**

38)What is Time Management?

(A)Arranging appointments on a calendar

(B)Setting strict schedules for each day

(C)Planning how to divide time between activities

(D)Completing tasks as quickly as possible

Correct Answer : **(C)**

39)The idea of Co-operative Commonwealth was mooted by the Co-operator:

(A)D. R. Gadgil

(B)Dr. William King

(C)H. Calvert

(D)None of these

Correct Answer : **(A)**

40)The supervision under Section 66 of the KCS Act may include which one of the following?

(A)Verification of Cash balance

(B)An inspection of the books of the society

(C)Examination of overdue debts of the society

(D)Valuation of assets of the society

Correct Answer : **(B)**

41)For which of the following purpose the Co-operative Development and Welfare Fund shall be utilized?

- | | | | |
|--|--|---|---|
| (A)To pay salary of the employees of the society | (B)For the development activities of societies and safeguarding the interest of the societies against any loss | (C)To redeem the debts of the deceased borrowers of societies | (D)To refund the deposit of deceased depositors at the time of the liquidation of the society |
|--|--|---|---|

Correct Answer : **(B)**

42)The Vigilance officer appointed under Section 68A of the KCS Act shall be under the administrative control of _____.

- | | | | |
|---------------|-----------------------------------|--------------|---------------------|
| (A)Government | (B)Director of Co-operative audit | (C)Registrar | (D)All of the above |
|---------------|-----------------------------------|--------------|---------------------|

Correct Answer : **(C)**

43)Section 66B of the KSC Act deals with:

- | | | | |
|--|----------------------|---------------------------|--------------|
| (A)Power of the Registrar to give directions | (B)Vigilance officer | (C)Suspension of officers | (D)Surcharge |
|--|----------------------|---------------------------|--------------|

Correct Answer : **(C)**

44)The term of office of the Ombudsman shall be ____ years from the date of his entering into office or attaining the age of _____, whichever is earlier.

- | | | | |
|----------------------|----------------------|----------------------|----------------------|
| (A)3 years, 62 years | (B)5 years, 60 years | (C)3 years, 65 years | (D)5 years, 70 years |
|----------------------|----------------------|----------------------|----------------------|

Correct Answer : **(C)**

45)The Co-operative Risk fund created under Section 57D of KCS Act may be used for _____.

- | | | | |
|---|--|--|---|
| (A)the purpose of providing infrastructure development to societies | (B)development activities of societies | (C)safeguarding the interest of societies against loss or damage to their assets | (D)meeting the loan liability of those members who have availed loans from the Co-operative Societies and died within the repayment period of such loan |
|---|--|--|---|

Correct Answer : **(D)**

46) All monetary disputes shall be referred to _____.

- (A) Tribunal (B) Co-operative Ombudsman (C) Registrar (D) Arbitrator

Correct Answer : **(C)**

47) The surplus after meeting all liabilities of a society under liquidation shall be utilized for the purpose decided by:

- (A) Registrar (B) General body meeting convened at the conclusion of the winding up (C) Government (D) Liquidator

Correct Answer : **(B)**

48) Which of the following is an Insured Co-operative Bank?

- (A) Farmer's Service Co-operative Bank (B) Urban Co-operative Bank (C) Rural Co-operative Bank (D) Regional Co-operative Bank

Correct Answer : **(B)**

49) An appeal may be made before the Tribunal within _____ from the date of the decision or award.

- (A) 30 days (B) 45 days (C) 60 days (D) 90 days

Correct Answer : **(C)**

50) _____ of the posts of employees shall be reserved for differently abled persons.

- (A) 3 (B) 4 (C) 5 (D) 2

Correct Answer : **(B)**

51) Which of the following is not an element of the own fund of a society?

- (A) Paid up share capital (B) Reserve Fund (C) Bad and Doubtful Debts Reserve (D) Capital Reserve

Correct Answer : **(C)**

52) Which of the following is not a free reserve as per Section 56(2) of the KCS Act?

- | | | | |
|--|-------------------------------------|----------------------|---------------------------------|
| (A) Agricultural Credit Stabilization Fund | (B) Co-operative Member Relief Fund | (C) Common Good Fund | (D) Professional Education Fund |
|--|-------------------------------------|----------------------|---------------------------------|

Correct Answer : **(B)**

53) It is the responsibility of _____ to show the movable or immovable property to be attached to the sale officer.

- | | | | |
|------------|---------------|----------------|-------------------|
| (A) Surety | (B) Defaulter | (C) Arbitrator | (D) Decree holder |
|------------|---------------|----------------|-------------------|

Correct Answer : **(D)**

54) The certificate issued in Form No.12 under Section 76 of the KCS Act will enable the decree holder to execute the decree through Revenue Department or _____.

- | | | | |
|-----------------------|--------------------------|-----------------|----------------------|
| (A) Arbitration Court | (B) Sales Tax Department | (C) Civil Court | (D) All of the above |
|-----------------------|--------------------------|-----------------|----------------------|

Correct Answer : **(C)**

55) Open Market Operation by RBI means:

- | | | | |
|---|----------------------------|---|----------------------------------|
| (A) Providing finance openly to deserving sectors | (B) Speculative activities | (C) Buying and Selling of Securities by RBI | (D) Debt Waiver directive by RBI |
|---|----------------------------|---|----------------------------------|

Correct Answer : **(C)**

56) The following is a mechanism for injection of liquidity by RBI economy:

- | | | | |
|------------------|--------------------------------|---------------------------|-----------------------------------|
| (A) Reverse Repo | (B) Hike in Cash Reserve Ratio | (C) Hike in Interest Rate | (D) Reduction in Policy Repo Rate |
|------------------|--------------------------------|---------------------------|-----------------------------------|

Correct Answer : **(D)**

57) With respect to 'DEAF' Account which of the following statement is not correct?

- | | | | |
|--|--|--|---|
| (A) Depositors cannot claim their money as it is forfeited | (B) Interest rate to be paid is decided by RBI | (C) The balance is used for educating the depositors | (D) The DEAF scheme is formed as per the provisions of the BR Act |
|--|--|--|---|

Correct Answer : **(A)**

58)The Unified Payment Interface (UPI) system is a _____.

- | | | | |
|---------------|-----------------------------------|--|--|
| (A)Mobile App | (B)Both Computer and a Mobile App | (C)It is a platform developed over the IMPS infrastructure | (D)Real time payment system developed by National Payment Corporation of India |
|---------------|-----------------------------------|--|--|

Correct Answer : **(D)**

59)A banker's obligation to maintain secrecy of customer's account is as per the provisions of:

- | | | | |
|-------------------------------|---------------------|------------------------|---------------------------|
| (A)Negotiable Instruments Act | (B)Banking practice | (C)Indian Contract Act | (D)Banking Regulation Act |
|-------------------------------|---------------------|------------------------|---------------------------|

Correct Answer : **(C)**

60)Hypothecation is defined in:

- | | | | |
|-----------------------------|-----------------------------|-----------------------------|---|
| (A)Indian Contract Act 1872 | (B)Transfer of Property Act | (C)Negotiable Instruments a | (D)Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002 |
|-----------------------------|-----------------------------|-----------------------------|---|

Correct Answer : **(D)**

61)Which of the following mortgage is not required to be registered with Registrar of Assurances?

- | | | | |
|-----------------------|--------------------|---------------------|--------------------------|
| (A)Equitable Mortgage | (B)Simple Mortgage | (C)English Mortgage | (D)Usufructuary Mortgage |
|-----------------------|--------------------|---------------------|--------------------------|

Correct Answer : **(A)**

62)What is the objective of Banking Ombudsman Scheme?

- | | | | |
|---|---|--|--|
| (A)For effective monitoring of NPA accounts of the bank | (B)It is an RBI agency to regulate the disputes amongst the banks | (C)To enable resolution of complaints relating to banking services | (D)For executing orders passed by Debt Recovery Tribunal |
|---|---|--|--|

Correct Answer : **(C)**

63) Which of the following statement describes 'Working Capital Cycle'?

(A) Period from which bank gives working capital limit till its renewal time

(B) Period required for working in the industry for conversion of raw materials to finished goods

(C) Working hours for labours of the factory in a day

(D) Period required from conversion of cash into stock, then finished goods and finally again cash

Correct Answer : **(D)**

64) When does the bank make payment of Bank Guarantee?

(A) When the beneficiary invokes the guarantee and makes demand to the bank

(B) On bank getting satisfied that the person on whose behalf guarantee is given has defaulted on his part

(C) Only when the court orders on invoking guarantee

(D) When the person on whose behalf the guarantee is given his consent to pay

Correct Answer : **(A)**

65) A cheque issued by a Director of a Limited company is presented for payment after death of the director which the bank pays, but the company raises the claim on the plea that bank cannot pay such cheque after death of the director.

(A) Bank cannot pay the cheque as the drawer expired

(B) Bank can pay the cheque as the company is still legally competent person to contract and signed as agent of the company

(C) Bank should contact the company because loss will be of the company in case of dispute

(D) Both (b) and (c)

Correct Answer : **(B)**

66) What is the objective of lending?

(A) To comply with the directive of regulators

(B) To comply with Govt. directions on various schemes

(C) To generate profit

(D) To bring down the percentage of Non-performing Assets

Correct Answer : **(C)**

67) Apiculture relates to which of the following?

(A) Flower production

(B) Beekeeping

(C) Fruit production

(D) Mulberry production

Correct Answer : **(B)**

68) There is a deposit account in the name of A & B with 'E or S' mandate and nomination of favour of X. One of the depositors namely A dies, the balance in the account is to be paid to _____.

- (A) B alone (B) B & the nominee X jointly (C) Nominee X alone (D) Legal heir of A & B

Correct Answer : **(A)**

69) A State Co-operative Bank has to submit copy of audited balance sheet to _____.

- (i) RBI
(ii) NABARD
(iii) Concerned State Govt.

- (A) Only (i) and (ii) (B) Only (i) and (iii) (C) Only (ii) and (iii) (D) (i), (ii) and (iii)

Correct Answer : **(A)**

70) The risk that may arise due to failure of a counter party to perform an obligation:

- (A) Liquidity Risk (B) Credit Risk (C) Market Risk (D) Operational Risk

Correct Answer : **(B)**

71) The Laws and Regulations which governs the Debt Recovery of Bank's dues apply:

- (A) to the bank's employees engaged in recovery process (B) to the recovery agents engaged by the banks (C) to the bank's employees and recovery agents (D) to borrowers only

Correct Answer : **(C)**

72) Unique Transaction Reference (UTR) is a:

- (A) 22-digit numeric code (B) 21-digit numeric code (C) 22-digit alpha numeric code (D) 11-digit alpha numeric code

Correct Answer : **(C)**

73) Which of the following is not a function of NABARD?

- (A) Providing refinance (B) Maintaining Rural Infrastructure Development Fund (RIDF) (C) Inspection of RRBs and Co-operative Banks (D) Providing direct finance to agriculture infrastructure

Correct Answer : **(D)**

74)The letter 'C' in the rating model 'CAMELS' being used by RBI for rating Public Sector Banks represents:

- (A)Capital Adequacy (B)Capital Fund (C)Capital contribution to Subsidiaries (D)Credit Quality

Correct Answer : **(A)**

75)In the accounting process ____ is known as the Principal Book of Accounts.

- (A)Journal (B)Cash Book (C)Ledger (D)Day Book

Correct Answer : **(C)**

76)The objective of _____ is to test the accuracy of ledger posting.

- (A)Balance Sheet (B)Trial Balance (C)Profit and Loss account (D)Trading Account

Correct Answer : **(B)**

77)If the debit side of a trial balance exceeds the credit side, then the difference is put on the _____.

- (A)Credit Side (B)Suspense Account (C)Debit Side (D)Adjustment Entry

Correct Answer : **(A)**

78)The interest outstanding on the loan, the date for the payment of which is not yet due on the date of the balance sheet will be shown as a/an _____ in the balance sheet.

- (A)Debt (B)Liabilities (C)Asset (D)Profit

Correct Answer : **(C)**

79)A high margin of safety shows that _____ is much below the actual sales so that even if there is a fall in sales, there will still be a profit.

- (A)Return (B)Break-Even Sales (C)Sales Budget (D)Volume

Correct Answer : **(B)**

80)According to the Co-operative Societies Act, Co-operative Societies must transfer an amount not exceeding a _____ percentage of Net Profit to their Reserve Funds.

- (A)5 (B)7 (C)15 (D)25

Correct Answer : **(C)**

81)Primary Co-operative Societies/ Banks know their financial position as on a particular date by preparation of _____.

- (A)Profit & Loss Account (B)Cash Flow Statement (C)Balance sheet (D)Trial Balance

Correct Answer : **(C)**

82)_____ will result in the disagreement of the Trial Balance.

- (A)Errors of Omission (B)Error of Commission (C)Error of Principle (D)Casting

Correct Answer : **(D)**

83)When total current liabilities are deducted from total current assets _____ is obtained.

- (A)Gross Working Capital (B)Net Working Capital (C)Sundry debtors (D)Sundry creditors

Correct Answer : **(B)**

84)_____ considers all organization activities as important and focuses on the efficiency in the performance of those activities.

- (A)Master Budget (B)Functional Budget (C)Zero Based Budget (D)Current Budget

Correct Answer : **(C)**

85)_____ indicates a firm's stability in paying its current liabilities.

- (A)Debt Equity Ratio (B)Current Ratio (C)Operating Ratio (D)Net Profit Ratio

Correct Answer : **(B)**

86) _____ statement is concerned with the changes in working capital position between two balance sheet days.

- (A)Cash Flow (B)Profit and Loss (C)Fund Flow (D)Break Even Analysis

Correct Answer : **(C)**

87)The quantity at which the material ordering cost is equal to the material carrying cost:

- (A)Re-order level Quantity (B)Economic Order Quantity (C)Average Stock (D)Annual Consumption Quantity

Correct Answer : **(B)**

88)The Capital Budgeting technique is used for:

- (A)Master Budget (B)Concurrent Budget (C)Project Appraisal (D)Flexible Budget

Correct Answer : **(C)**

89)The method of costing followed in service organization is _____.

- (A)Job Costing (B)Operation Costing (C)Marginal Costing (D)Process Costing

Correct Answer : **(B)**

90)Which of the following is not a guide for an auditor?

- (A)Standard Accounting Practices (B)Bureau of Indian Standards (C)Indian Accounting Standards (D)The Accounting Principles and Techniques

Correct Answer : **(B)**

91)The Interim audit is conducted in between _____.

- (A)Two interim periods (B)Two annual audits (C)Biennial audit (D)Two decennial periods

Correct Answer : **(B)**

92) _____ is concerned with examining documentary evidence to ascertain the authenticity of books of accounts of an entity.

- (A) Auditing (B) Investigation (C) Valuation (D) Vouching

Correct Answer : **(D)**

93) Which of the following items is not usually covered by the surprise check of an auditor?

- (A) Verification of cash (B) Verification of Investments (C) Verification of Plant and Machinery (D) Verification of books of original entry

Correct Answer : **(C)**

94) Which of the following types of decisions is outside the scope of an auditor?

- (A) Which audit procedure should be used? (B) What sample size should be selected? (C) Which items should be selected from the population? (D) Which type of leadership should be in the firm?

Correct Answer : **(D)**

95) The fall in the value of wasting assets is termed as _____.

- (A) Depreciation (B) Amortisation (C) Securitisation (D) Depletion

Correct Answer : **(D)**

96) Profit on sale of investment is _____.

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

Correct Answer : **(A)**

97) The falsification of accounts of an organisation without any misappropriation of cash or goods is known as _____.

- (A) Confiscation of accounts (B) Manipulation of Accounts (C) Record Fraudulence (D) Camouflaging of accounts

Correct Answer : **(B)**

98)When the same transaction is recorded twice, in the book of original entry, then it is known as _____.

- (A)Compensatory Error (B)Clerical Error (C>Error of Principles (D)Error of Duplication

Correct Answer : **(D)**

99)What is the nature of the account when the expense is incurred on discount on the issue of debentures?

- (A)Wasting asset (B)Fictitious asset (C)Public asset (D)Semi fixed asset

Correct Answer : **(B)**

100)**Choose the correct antonym for the word :**

Concise

- (A)Brief (B)Elaborate (C)Gist (D)Abbreviated

Correct Answer : **(B)**

sd/-

Date : 06-10-2025

Secretary

Place : Thiruvananthapuram

Co-Operative Service Examination Board

**N.B.COMPLAINTS IF ANY SHOULD BE PREFERRED ON OR BEFORE 11-10-2025
THROUGH THE CANDIDATE PROFILE**