

# Co-operative Service Examination Board

## Provisional Answerkey For the Post of Secretary

Notification No : 21/2025

Exam Date : 21-12-2025

Published Date : 22-12-2025

1)Identify the correct tense form:

If he \_\_\_\_\_ more careful yesterday, he would not be suffering today.

(A)were (B)had been (C)has been (D)was

Correct Answer : **(B)**

2)Choose the correct article:

It was truly \_\_\_\_\_ honor to meet the President.

(A)a (B)an (C)the (D)no article

Correct Answer : **(B)**

3)Identify the correct preposition:

She was envious \_\_\_\_\_ her friend's success.

(A)with (B)at (C)of (D)about

Correct Answer : **(C)**

4)Change the sentence to passive voice:

One should keep one's promises.

(A)Promises are kept by one. (B)Promises should keep by one. (C)Promises should be kept. (D)Promises had been kept.

Correct Answer : **(C)**

5)Choose the correct synonym for the word "obfuscate":

(A)Clarify (B)Confuse (C)Illuminate (D)Simplify

Correct Answer : **(B)**

6) Choose the correct antonym for the word "relinquish":

(A) Abandon                      (B) Surrender                      (C) Retain                      (D) Release

Correct Answer : **(C)**

7) Select the correct form of the verb:

Not only the students but also the teacher \_\_\_\_\_ interested in this project.

(A) are                      (B) is                      (C) were                      (D) have been

Correct Answer : **(B)**

8) Choose the correct question tag:

Hardly had he reached the station, \_\_\_\_\_?

(A) did he                      (B) had he                      (C) hadn't he                      (D) did not he

Correct Answer : **(A)**

9) Choose the correct one-word substitute:

A government by a small privileged group.

(A) Oligarchy                      (B) Plutocracy                      (C) Aristocracy                      (D) Bureaucracy

Correct Answer : **(A)**

10) Identify the correctly spelled word:

(A) Supercede                      (B) Supersede                      (C) Supersceed                      (D) Superceed

Correct Answer : **(B)**

11) When did the United State of Travancore-Cochin come into existence?

(A) 1947                      (B) 1949                      (C) 1950                      (D) 1951

Correct Answer : **(B)**

12) Which Constitutional Amendment brought into force the Goods and Service Tax?

(A) 98

(B) 100

(C) 101

(D) 103

Correct Answer : **(C)**

13) Where is the headquarters of the World Wide Fund for Nature located?

(A) Geneva

(B) Gland

(C) Vienna

(D) Rome

Correct Answer : **(B)**

14) Which countries are members of QUAD?

(A) France, Germany, India and United Kingdom

(B) Russia, Brazil, India and Japan

(C) Australia, India, Kuwait and Qatar

(D) Australia, India, Japan and United States

Correct Answer : **(D)**

15) In which country Claudia Sheinbaum has been elected as its first Woman President?

(A) Malaysia

(B) Singapore

(C) Mexico

(D) Thailand

Correct Answer : **(C)**

16) Which film won the Palm d'Or at the Cannes Film Festival 2025?

(A) It was Just an Accident

(B) Leave One Day

(C) Sentimental Value

(D) The Phoenician Scheme

Correct Answer : **(A)**

17) What is INS Surat that was recently seen in news?

(A) Fleet Tanker

(B) Stealth guided-Missile destroyer

(C) Nuclear powered Aircraft carrier

(D) Kamorta-class Corvette

Correct Answer : **(B)**

18) Who is the present Governor of Manipur?

(A) Gen. V. K. Singh

(B) Omprakash Mathur

(C) C. H. Vijayashankar

(D) Ajay Kumar Bhalla

Correct Answer : **(D)**

19)Jakub Mensik, the teenager who defeated Novak Djokovic and won the 2025 Miami Open Men's Singles title (Tennis) belongs to which country?

- (A)Serbia (B)Brazil (C)Czech Republic (D)France

Correct Answer : **(C)**

20)On which date in 2025 was Perihelion?

- (A)June 3 (B)April 14 (C)July 4 (D)January 4

Correct Answer : **(D)**

21)Look at this series: 53, 53, 40, 40, 27, 27, \_\_\_\_\_. What should come next?

- (A)10, 10 (B)12, 12 (C)13, 13 (D)14, 14

Correct Answer : **(D)**

22)What decimal of an hour is a second?

- (A)0.0016 (B)0.016 (C)0.00027 (D)0.027

Correct Answer : **(C)**

23)Three candidates contested in an election and received 22500, 26800 and 38200 votes respectively. What is the percentage of the total votes the winning candidate gets?

- (A)43.65% (B)43.5% (C)42.8% (D)44.5%

Correct Answer : **(A)**

24)Ravi bought a LED TV for Rs. 42500/- and paid Rs. 450/- for the transportation. Then he sold it for Rs. 40000/-. Find his loss %.

- (A)5.9% (B)6.8% (C)6.5% (D)4.5%

Correct Answer : **(B)**

25)A box has Rs. 1256/- in the denomination of Rs.2/-, Rs.5/- and Rs.10/- coins. The coins are in the ration of 6:9:10. How many coins of Rs.5/- are in the bag?

- (A)45 (B)48 (C)72 (D)80

Correct Answer : **(C)**

26)Average mark of 125 students in a group is 485. If one more student join in this group, the average changes to 484. What is the mark of the new student?

- (A)359                      (B)384                      (C)426                      (D)480

Correct Answer : **(A)**

27)Select the odd number from given alternatives:

27, 64, 125, 216, 342, 512

- (A)125                      (B)342                      (C)216                      (D)64

Correct Answer : **(B)**

28)In a certain code language, 'DATE' is coded as 'CBSF' and 'MARK' is coded as 'LBQL'. What is the code for 'RANK' in the given code language?

- (A)QBML                      (B)NBSL                      (C)QBOJ                      (D)SBOL

Correct Answer : **(A)**

29)A is the son of C; C and Q are sisters: Z is the mother of Q and P is the son of Z. Which of the following statement is true?

- (A)P and A are cousins                      (B)A, C and P are sisters                      (C)Q is the maternal grandfather of A                      (D)P is the maternal uncle of A

Correct Answer : **(D)**

30)Twenty employees are working in an office in three shifts. The first group of five works between 8.00 am and 2.00 pm. The second group of ten works between 10.00 am to 4.00 pm and the third group of five works between 12 noon and 6.00 pm. The office has three computers that all employees often use. The computer is likely to be most commonly used during which hour?

- (A)8.00 am - 12 pm                      (B)10.00 am - 12 pm                      (C)12.00 am - 2.00 pm                      (D)2.00 pm - 4.00 pm

Correct Answer : **(C)**

31)The Head Quarters of National Co-operative Consumer Federation is at \_\_\_\_\_.

- (A)Mumbai                      (B)Chennai                      (C)Delhi                      (D)Bangalore

Correct Answer : **(C)**

32)Hantex was formed in the year:

(A)1961

(B)1965

(C)1967

(D)1969

Correct Answer : **(A)**

33)The Co-operative Credit structure have been based on the concept of mutuality with \_\_\_\_\_ functions going hand in hand.

(A)thrift and credit

(B)thrift and savings

(C)deposit and borrowing

(D)savings and investments

Correct Answer : **(A)**

34)The General Body of Regional Co-operative Milk Producers Union consists of \_\_\_\_\_.

(A)Presidents of Apcos

(B)Secretaries of Apcos

(C)Delegates of Apcos

(D)None of these

Correct Answer : **(A)**

35)India celebrated \_\_\_\_\_ Co-operative week in 2024.

(A)70th

(B)69th

(C)71st

(D)68th

Correct Answer : **(C)**

36)Trade deposit is accepted by \_\_\_\_\_ society.

(A)Credit

(B)Consumer

(C)Marketing

(D)Milk

Correct Answer : **(B)**

37)Who is the present Chairman of NCUI?

(A)Dr. Chandrapal Singh Yadav

(B)Mr. Dileep Sanghani

(C)Dr. Birender Singh

(D)None of these

Correct Answer : **(B)**

38)what is the chief activity of SC/ST fed?

(A)Marketing of minor forest products

(B)Supplying consumer articles

(C)Water purification

(D)None of these

Correct Answer : **(A)**

39) Which of the following is a Federal Society?

- (A) CAMPCO                      (B) IFFCO                      (C) RAIDCO                      (D) SPCS

Correct Answer : **(C)**

40) The Kerala Co-operatives Societies Employees Self-financing Pension Scheme came into force on:

- (A) 3rd June 1993              (B) 30th August 1994              (C) 14th March 1995              (D) 3rd June 1994

Correct Answer : **(A)**

41) Before registering a Society, the Registrar shall examine the conditions specified in \_\_\_\_\_.

- (A) Sec 7 a to e                      (B) Sec 6 a to c                      (C) Rule 3                      (D) Rule 8

Correct Answer : **(A)**

42) Legal assignees of the decree are also called \_\_\_\_\_.

- (A) defaulter              (B) Decree holder              (C) Judgment debtor              (D) None of these

Correct Answer : **(B)**

43) If a member of a society proposes to bring resolution for expulsion of any other member, he shall give a written notice to the \_\_\_\_\_ of the society.

- (A) Chief Executive              (B) Chairman                      (C) Managing Committee                      (D) Special General body

Correct Answer : **(B)**

44) If the Chief Promoter fails to convene the first General Body meeting within three months, it shall be convened by \_\_\_\_\_.

- (A) any promoter              (B) employee of society                      (C) any person authorized by chief promoter                      (D) any person authorized by the Registrar

Correct Answer : **(D)**

45) If the Registrar refuses to register a society the aggrieved person shall make \_\_\_\_\_ to Government as per Section 83.

- (A) representation                      (B) appeal                      (C) application                      (D) none of these

Correct Answer : **(B)**

46) Attachment before judgement as per Section 78 is known as \_\_\_\_\_.

- (A) Conditional attachment                      (B) Advance attachment                      (C) Compulsory attachment                      (D) None of these

Correct Answer : **(A)**

47) Before registering the amendment of bye-laws the Registrar shall consult with \_\_\_\_\_.

- (A) Circle Co-operative Union                      (B) Financing Bank                      (C) Central Society                      (D) Both a and b

Correct Answer : **(D)**

48) Decisions of an arbitrator or a person deciding a dispute is known as \_\_\_\_\_.

- (A) order                      (B) Award                      (C) decision                      (D) none of these

Correct Answer : **(B)**

49) First duty of an auditor is \_\_\_\_\_.

- (A) Vouching                      (B) Valuation of assets                      (C) Verification of cash                      (D) Examination of overdue debts

Correct Answer : **(C)**

50) For taking decisions relating to banking business Kerala State Co-operative Bank shall have a \_\_\_\_\_.

- (A) Board of Management                      (B) Board of Directors                      (C) Sub-committee                      (D) Governing Council

Correct Answer : **(A)**

51) \_\_\_\_\_ shall remove the President of a Co-operative Society by No-Confidence motion.

- (A)General body      (B)Managing committee      (C)Executive committee      (D)Disciplinary action committee

Correct Answer : **(B)**

52)An execution petition has to be filed before \_\_\_\_\_ under the KCS Act.

- (A)Registrar      (B)Sale officer      (C)Arbitrator      (D)Tribunal

Correct Answer : **(A)**

53)\_\_\_\_\_ also, shall summon a meeting of the managing committee of a society.

- (A)Auditor      (B)Liquidator      (C)Registrar      (D)Administrator

Correct Answer : **(C)**

54)A nominated member shall not be elected as a/an \_\_\_\_\_.

- (A)Office bearer      (B)Delegate of apex      (C)both a & b      (D)none of these

Correct Answer : **(C)**

55)Principle State Partnership Fund maintained by \_\_\_\_\_.

- (A)Apex society      (B)Central society      (C)Federal society      (D)both a & b

Correct Answer : **(A)**

56)The Banking Regulation Act 1949 shall not apply to Primary Agricultural Credit Societies and Co-operative Societies whose primary object and principal business is providing of long-term finance for agricultural development if \_\_\_\_\_.

- (A)such society does not use as part of its name the word bank, banker or banking      (B)such society does not use in connection with its business the word bank, banker or banking      (C)such society does not act as drawee of cheque      (D)all of the above

Correct Answer : **(D)**

57)The Reserve Bank of India decreased the Cash Reserve Ratio by 100 basis points from 4% to 3% in four 25 basis points tranches starting from \_\_\_\_\_.

- (A)September 2025                      (B)October 2025                      (C)August 2025                      (D)July 2025

Correct Answer : **(A)**

58)How many scheduled Urban Co-operative Banks are there in Kerala?

- (A)5                      (B)3                      (C)2                      (D)0

Correct Answer : **(D)**

59)RBI on 6 June 2025 in its latest monetary policy has reduced the repo rate to \_\_\_\_\_.

- (A)6%                      (B)5.75%                      (C)5.5%                      (D)5%

Correct Answer : **(C)**

60)While providing a safe deposit vault or locker facility to their customer the relationship between the bank and the customer is that of\_\_\_\_\_.

- (A)Agent and Principal                      (B)Lessor and lessee                      (C)Bailee and Bailor                      (D)Trustee and beneficiary

Correct Answer : **(B)**

61)Section 45ZA of the BR act 1949 was amended to permit depositors to nominate up to \_\_\_\_\_ to receive the deposit amount in the event of the depositor's death.

- (A)four persons                      (B)four persons successively                      (C)four persons simultaneously                      (D)four persons either successively or simultaneously

Correct Answer : **(D)**

62)Provision made of NPA is \_\_\_\_\_.

- (A)Financial Cost                      (B)Operating Cost                      (C)Risk Cost                      (D)Overhead cost

Correct Answer : **(C)**

63)A cash credit account will become NPA:

(A)If the account remains out of order for 90 days

(B)If the account remains out of order for 120 days

(C)If the principal is not repaid for 90 days

(D)If the account is out of order for 180 days

Correct Answer : **(A)**

64)The Enhanced CAMELSC approach, for rural Co-operative banks was implemented from \_\_\_\_\_.

(A)1 April 2021

(B)1 April 2022

(C)1 April 2023

(D)1 April 2024

Correct Answer : **(C)**

65) SMAs are categorized into \_\_\_\_\_ based on the number of days a payment is overdue allowing the lenders to prioritize their recovery efforts.

(A)SMA and SMA-1

(B)SMA-1 and SMA-2

(C)SMA-0, SMA-1 and SMA-2

(D)SMA-1, SMA-2 and SMA-3

Correct Answer : **(C)**

66)The term FATF under Prevention of Money Laundering Act refers to:

(A)Financial Advisory Task Force

(B)Financial Action Task Force

(C)Fiscal Action Task Force

(D)Financial Assistance Task Force

Correct Answer : **(B)**

67)On which date NABARD came into existence:

(A)1 April 1981

(B)12 June 1981

(C)12 July 1981

(D)12 July 1982

Correct Answer : **(D)**

68)RBI circular dated June 6, 2025 allow for loans up to \_\_\_\_\_ of the gold value.

(A)85%

(B)80%

(C)90%

(D)75%

Correct Answer : **(A)**

69)Urban Co-operative Banks in Tier II -Tier IV have to attain \_\_\_\_\_ CRAR by March 31st, 2026.

- (A)10% (B)11% (C)12% (D)15%

Correct Answer : **(C)**

70)Which factor(s) is/are considered in PLR?

- (A)Cost of Funds (B)Operating expenses (C)Profit Margin (D)All of the above

Correct Answer : **(D)**

71)Medium Risk Customers need to update their KYC details every \_\_\_\_\_.

- (A)2 years (B)5 years (C)8 years (D)10 years

Correct Answer : **(C)**

72)Which type of deposits are not covered under DICGC?

- (A)Deposits of State Governments (B)Deposits of Union Governments (C)Deposits of other banks (D)All of the above

Correct Answer : **(D)**

73)Provision required for standard direct advances to agriculture and small and micro enterprises sectors is \_\_\_\_\_.

- (A)0.25% (B)0-4% (C)0.75% (D)1%

Correct Answer : **(A)**

74)\_\_\_\_\_ is a financial metric that indicates how much debt a Co-operative Bank uses to finance its assets.

- (A)Quick-Ratio (B)Debt-Equity Ratio (C)Current Ratio (D)Debt-Assets Ratio

Correct Answer : **(B)**

75)Maximum number of endorsements in a cheque is \_\_\_\_\_.

- (A)One (B)Two (C)Three (D)No limit

Correct Answer : **(D)**

76)The determination of expenses for an accounting period is based on \_\_\_\_ concept.

- (A)Entity                      (B)Materiality                      (C)Matching                      (D)Dual aspect

Correct Answer : **(C)**

77)Under inflationary conditions \_\_\_\_ methos will show highest value of closing stock.

- (A)FIFO                      (B)LIFO                      (C)Weighted average                      (D)None of the above

Correct Answer : **(C)**

78)A company wishes to earn a 20% profit margin on selling price. Which of the following is the profit mark on cost, which will achieve the required profit margin?

- (A)33%                      (B)25%                      (C)15%                      (D)None of the above

Correct Answer : **(B)**

79)If purchases return of Rs. 2000/- has been wrongly posted to the debit of sales returns account, but has been correctly entered in Suppliers account, the total of the Trial balance would show \_\_\_\_.

- |                                                            |                                                            |                                                            |                                                            |
|------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|
| (A)Debit side to be<br>Rs. 2000/- more than<br>credit side | (B)Credit side to be<br>Rs. 2000/- more than<br>Debit side | (C)Debit side to be<br>Rs. 4000/- more than<br>Credit side | (D)Credit side to be<br>Rs. 4000/- more than<br>Debit side |
|------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|

Correct Answer : **(C)**

80)Which of the following statements is/are true:

- I. Obsolescence means technological changes
- II. Obsolescence means improvement in production method
- III. Obsolescence means changes in market demand for the product or service output.

- (A)Only I is true    (B)Only II is true    (C)Both I and II are true                      (D)I, II and III are true

Correct Answer : **(D)**

81)The consignment account is made on the following basis:

- (A)Accrual    (B)Realization    (C)Cash basis    (D)None of the above

Correct Answer : **(A)**

82)Management accounting involves \_\_\_\_\_.

(A)Recording of transactions

(B)Summarizing of transactions

(C)Preparation of financial statements

(D)Analysis and interpretation of data

Correct Answer : **(D)**

83)Variable cost per unit \_\_\_\_\_.

(A)Fluctuate with the volume of production

(B)Fluctuate with the volume of Sale

(C)Remain fixed

(D)None of the above

Correct Answer : **(C)**

84)Conversion cost is the sum total of \_\_\_\_\_.

(A)Direct material and Direct wages

(B)Direct wages, direct expenses and factory overhead

(C)Indirect wages and factory overhead

(D)None of the above

Correct Answer : **(B)**

85)The current ratio of a company is 2:1. Give the suggestion to improve the ratio:

(A)To pay current liability

(B)To purchase goods for cash

(C)Purchase of fixed Assets

(D)Bills receivable dishonoured

Correct Answer : **(A)**

86)Standard costing implies:

(A)The use of ideal cost which are useful control aids

(B)The use of fixed budgetary

(C)The use of pre-determined levels of price and performance as the standards

(D)The use of previous years actual with the standards

Correct Answer : **(C)**

87)Labour cost variance is the difference between \_\_\_\_\_.

(A)Estimated labour cost and standard labour cost

(B)Standard labour cost and actual labour cost

(C)Variable labour cost and fixed labour cost

(D)None of the above

Correct Answer : **(B)**

88)General objectives of budgetary control is \_\_\_\_\_.

(A)Planning (B)Co-ordination (C)Control (D)All of the above

Correct Answer : **(D)**

89)When margin of safety is 20% and P/V ratio is 60%, then profit will be \_\_\_\_\_.

(A)30% (B)37% (C)12% (D)25%

Correct Answer : **(C)**

90)Contribution margin is also known as \_\_\_\_\_.

(A)Marginal income (B)Gross profit (C)Net profit (D)Net income

Correct Answer : **(A)**

91)When a revenue item is wrongly recorded to another class of revenue account it is an example of \_\_\_\_\_ error.

(A)Commission (B)Omission (C)Principle (D)Duplication

Correct Answer : **(C)**

92)\_\_\_\_\_ is not a method of creation of Secret Reserve.

(A)By under valuation of Assets such as stock or book debts (B)Over valuation of liabilities (C)Charging depreciation at a higher rate (D)By charging Revenue expense to capital expense

Correct Answer : **(D)**

93)Vouching and routine checking are part of \_\_\_\_\_ audit.

(A)Mechanical (B)Administrative (C)State Controlled (D)None of these

Correct Answer : **(A)**

94)On the basis of marks obtained Auditor of Co-operative Society classifies societies into \_\_\_\_\_ types.

(A)Two (B)Three (C)Four (D)Six

Correct Answer : **(C)**

95) It is not an essential feature of Audit programme:

(A) It should fix up the responsibility of audit staff

(B) It should prepare before the commencement of audit

(C) It should contain details and procedure of audit work

(D) It should be rigid

Correct Answer : **(D)**

96) Under Section \_\_\_\_\_ of Indian Companies Act an auditor can be held criminally liable, if he certifies a Balance Sheet or Profit and Loss account knowing it to be false.

(A) Sec. 628

(B) Sec. 63

(C) Sec. 682

(D) Sec. 728

Correct Answer : **(A)**

97) It is not a part of auditor's duty while verifying the assets:

(A) To see the documentary evidence of the transaction

(B) To see the existence of the assets

(C) To see the ownership of the assets

(D) To verify the charges on the Assets

Correct Answer : **(A)**

98) \_\_\_\_\_ is not an example of Contingent liability.

(A) Liability in a suit against the firm for damages

(B) Liability for employees claim for damages under dispute

(C) Liability on forward contract

(D) Loss of goods by accident

Correct Answer : **(D)**

99) Under statement of profit may be made:

(i) To win the confidence of share holders

(ii) To reduce tax liability

(iii) To buy shares from market at lower price

(iv) To get better credit term from the creditors

(A) (i) and (ii)

(B) (ii) and (iii)

(C) (i) and (iii)

(D) (i) and (iv)

Correct Answer : **(B)**

100) Audit classification of Non-Credit Co-operative Societies is done on the basis of:

(A) Capital Structure

(B) Extend of business done

(C) General working

(D) All the above

Correct Answer : **(D)**

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Date : 22-12-2025

Secretary

Place : Thiruvananthapuram

Co-Operative Service Examination Board

**N.B.COMPLAINTS IF ANY SHOULD BE PREFERRED ON OR BEFORE 27-12-2025  
THROUGH THE CANDIDATE PROFILE**