

Co-operative Service Examination Board

Provisional Answerkey For the Post of Assistant Secretary/Deputy General Manager/Chief Accountant/Branch Manager/Assistant General Manager

Notification No : 35/2025

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1)How will you close a letter?

(A)Your's sincerely (B)Yours Sincerely (C)Yours' sincerely (D)Yours sincerely

Correct Answer : **(D)**

2)What does the phrase 'in black and white' mean?

(A)in a colourless format (B)in writing or in print (C)in an old format (D)in a formal manner

Correct Answer : **(B)**

3)What do you mean by 'to revoke'?

(A)to restore the factual position (B)to remove the complexity (C)to reverse or withdraw something (D)to render null and void

Correct Answer : **(C)**

4)Which is the word incorrectly spelt?

(A)batchelor (B)dysfunction (C)intelligentsia (D)foolscap

Correct Answer : **(A)**

5)Choose the matching assertive sentence for the following:

• ***What a beautiful sight it is!***

(A)It is a beautiful sight. (B)The sight is very beautiful. (C)It is too beautiful a sight. (D)It is a very beautiful sight.

Correct Answer : **(D)**

6) Which is the antonym of the word 'Abundant'?

- (A) Bountiful (B) Scarce (C) Frugal (D) Indigent

Correct Answer : **(B)**

7) Pick out the correct comparative sentence.

- (A) Our city is more cleaner than any other city in Kerala. (B) Our city is cleaner than any city in Kerala. (C) Our city is cleaner than any other city in Kerala. (D) Our city is more clean than any city in Kerala.

Correct Answer : **(C)**

8) Complete this sentence: No sooner had the train arrived, _____.

- (A) when the passengers rushed to the compartments (B) the passengers rushed to the compartments (C) than the passengers rushed to the compartments (D) then the passengers rushed to the compartments

Correct Answer : **(C)**

9) Which of the following sentences is grammatical?

- (A) Either the Assistants or their Chairman needs to be present. (B) Either the Chairman or his Assistant needs to be present. (C) Either the Chairman or his Assistants needs to be present. (D) Either the Assistants or their Chairman need to be present.

Correct Answer : **(A)**

10) What part of speech is each word in the sentence below?

• ***She runs fast.***

- (A) Noun Verb Adjective (B) Pronoun Noun Adverb (C) Noun Noun Adjective (D) Pronoun Verb Adverb

Correct Answer : **(D)**

11) Match the following (Indian Constitution):

- (I) Article about the personal development of children
(II) Article regulating prohibition of alcohol
(III) Article pertaining to maternity benefits
(IV) Article mentioning unified civil code

- (a) 44
(b) 47
(c) 39
(d) 42

- (A)(I) - (b); (II) - (d); (III) - (a); (IV) - (c) (B)(I) - (d); (II) - (a); (III) - (c); (IV) - (b) (C)(I) - (c); (II) - (b); (III) - (d); (IV) - (a) (D)(I) - (a); (II) - (c); (III) - (b); (IV) - (d)

Correct Answer : (C)

12) Pick out the wrong statement:

(A) "Kesavante Vilapangal" is written by K. Surendran

(B) "Anappaka" is written by Unnikrishnan Puthoor

(C) "Ponni" is written by Malayattoor Ramakrishnan

(D) "Ini Njan Urangatte" is written by P.K. Balakrishnan

Correct Answer : (A)

13) Pick out the right statement:

(A) Kerala's first village of books is Aranattukara-Thrissur District

(B) Headquarters of Centre for Heritage studies is Edappally-Ernakulam

(C) "Bhoomi Malayalam" is the web magazine of Malayalam Mission

(D) P. K. Kalan award is distributed by Kerala Folklore Academy.

Correct Answer : (D)

14) The following statements relate to a State of India; Find out the State.

"Sariska Tiger National Park" is one of the important tourist places of the State. The State is host to one of the world's largest solar plants at Bhadla. Principal crops in the State in Kharif include bajra, guar, cotton and in Rabi include barley, mustard, gram.

(A) Madhya Pradesh

(B) Punjab

(C) Rajasthan

(D) Uttar Pradesh

Correct Answer : (C)

15) Arrange the following events in chronological order:

1. Three new criminal laws, namely, Bharatiya Nyay Samhita, Bharatiya Nagarik Suraksha Samhita and Bharatiya Sakshya Adhiniyam implemented.
2. Justice V. Ramasubramanian takes over as the new Chairperson of National Human Rights commission.
3. India's first solar observatory Aditya-L1 reaches its destination.
4. Bharat Gen AI language model is launched to enhance public service delivery.

(A) 1-4-3-2

(B) 3-1-4-2

(C) 2-1-4-3

(D) 4-2-1-3

Correct Answer : **(B)**

16) Which are the States who had declared themselves as fully literate under the Understanding Lifelong Learning for All in Society (ULLAS) programme in May 2025?

(A) Gujrat, Assam

(B) Maharashtra, Sikkim

(C) Himachal Pradesh,
Haryana

(D) Mizoram, Goa

Correct Answer : **(D)**

17) What is "Pushkarmema curajae", which was recently seen in news?

(A) Newly
discovered species
of Fish.

(B) Newly discovered
species of
Cyanobacteria.

(C) Newly
discovered species
of Sea plant.

(D) Newly
discovered species
of Frog.

Correct Answer : **(B)**

18) Who became the first athlete to run a competitive marathon in under two hours by winning the Lond Marathon in April 2026?

(A) Sebastian Salve

(B) Kelvin Kiptum

(C) Eliud Kipchoge

(D) Tigst Assefa

Correct Answer : **(A)**

19) Operation Kaveri was _____.

(A) India's mission
to evacuate Indian
citizens from
Israel.

(B) NDRF and Medical
teams sent to
Turkey/Syria for rescue
work.

(C) Scheme launched by
Government of India
for cleaning Kaveri
River.

(D) India's mission
to evacuate Indian
Citizens from
Sudan.

Correct Answer : **(D)**

20)Major initiative designed as the World's largest tribal grassroot leadership programme by the Ministry of Tribal affairs, Government of India in 2025?

- (A)Adi Prashikshan (B)Adi Prasarn (C)Adi Karmayogi Abhiyan (D)Adi Vaani app

Correct Answer : **(C)**

21)The price of rice has been increased by 12.5 %. By what percentage should the consumption of rice be reduced to avoid additional expenditure?

- (A)10.25 % (B)11.11 % (C)12 % (D)9.5 %

Correct Answer : **(B)**

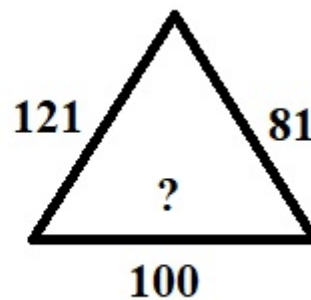
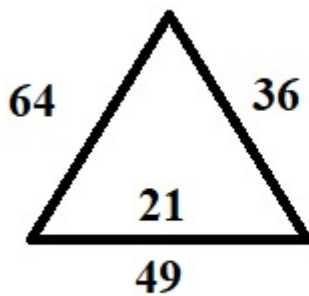
22)Select the number which completes the second pair.

216 : 343 :: 512 : ?

- (A)624 (B)729 (C)824 (D)644

Correct Answer : **(B)**

23)Find the missing character in the following figures.



- (A)40 (B)30 (C)20 (D)10

Correct Answer : **(B)**

24)Which of the following represents the same relationship as **OFTEN** has with **FOTNE**?

- (A)FIRST : IFRST (B)OPENS : SNEOP (C)RISKY : IRSYK (D)HEART : TRAHE

Correct Answer : **(C)**

25) Three of the following are alike in a certain way and so form a group. Which is the one that does not belong to the group?

(A)WZU

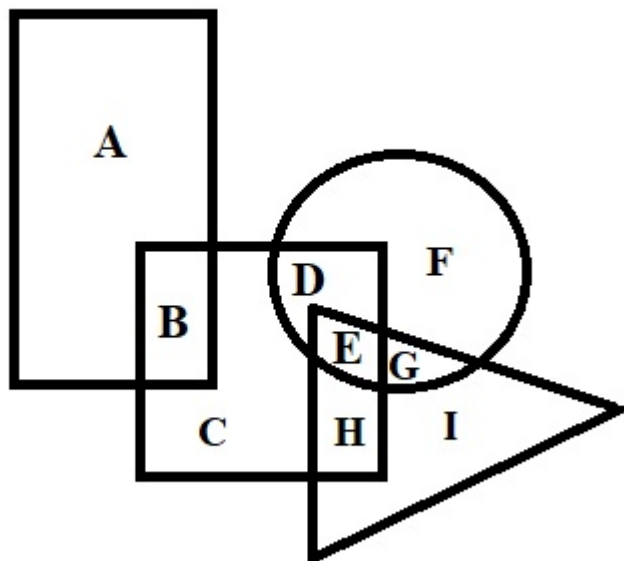
(B)FID

(C)MPL

(D)LOJ

Correct Answer : **(C)**

26) In the following figures, rectangle represents Cooks, circle represents Masons, triangle represents Drivers and square represents Bengalis. Which set of letters represent Bengalis who are either Masons or Drivers?



(A)CDE

(B)EGI

(C)BCH

(D)DEH

Correct Answer : **(D)**

27) In a certain language LONDON is written as HPOEPO. Which of the following words is written as DVOHSZ?

(A)MEXICO

(B)ISLAND

(C)HOLAND

(D)HUNGRY

Correct Answer : **(D)**

28) How many three-digit numbers are there that are multiples of 3?

(A)300

(B)333

(C)300

(D)313

Correct Answer : **(A)**

29)The average age of 15 students in a class is 15 years. Out of these the average age of 5 students is 14 years and that of 9 students is 16 years. The age of the 15th student is:

- (A)11 years (B)14 years (C)15 years (D)16 years

Correct Answer : **(A)**

30)Three statements are given, followed by three conclusions. You have to consider the statements to be true even if they seem to beat variance from commonly known facts. Read the conclusions and decide which of them logically follow the given statements.

Statement I- All cups are bottles

Statement II - Some bottles are jugs

Statement III - No jug is plate

Conclusion I - Some plates are bottles

Conclusion II - No bottle is cup

Conclusion III - Some jugs are cups

- (A)Only Conclusion I follows (B)Only Conclusion II follows (C)Only Conclusion III follows (D)None of them follows

Correct Answer : **(D)**

31)Article 19(1)(C) of the Indian Constitution guarantees citizens right _____.

- (A)to form associations (B)to form unions (C)to form Co-operative Societies (D)All of the above

Correct Answer : **(D)**

32)The headquarters of the Co-operative Wholesale society, which was a federation of the "Rochdale Pioneers" was located at _____.

- (A)London (B)Liverpool (C)Manchester (D)Brington

Correct Answer : **(C)**

33)Which committee was appointed by the Reserve Bank of India in July 1965 under the Chairmanship of B. Venkatappaiah?

- (A)All India Rural Credit Review Committee (B)CRAFI CARD (C)Co-operative Planning Committee (D)All India Rural Credit Survey Committee

Correct Answer : **(A)**

34) On whose recommendation, Regional Rural Banks ordinance was promulgated by the President of India on 26 September 1975?

- (A) CRAFTICARD (B) Co-operative Planning Committee (C) Working Group under the Chairmanship of Mr. Narasimhan (D) V. L. Metha Committee

Correct Answer : **(C)**

35) _____ was appointed by the Government of India, recommended to organize Farmers Service Societies.

- (A) Co-operative Planning Commission (B) All India Rural Credit Review Committee (C) Narasimhan Committee (D) National Commission on Indian Agriculture

Correct Answer : **(D)**

36) Which banks are covered under the Banking Ombudsman Scheme?

- (A) All Scheduled Commercial banks, Regional Rural Banks and Scheduled State and Urban Co-operative Banks (B) All Scheduled Commercial banks, Regional Rural Banks and Scheduled Primary Co-operative (Urban Co-operative) Banks. (C) All Scheduled Commercial banks, Regional Rural Banks and State Co-operative Banks (D) All Scheduled Commercial banks, Regional Rural Banks and State and District Co-operative Banks

Correct Answer : **(B)**

37) The theme for the 102nd International Co-operative Day was _____.

- (A) "Co-operatives Build a Better Future for All" (B) "Co-operatives Build a Better World" (C) "Co-operatives for Sustainable Development" (D) "Co-operatives ensure no one is left behind"

Correct Answer : **(A)**

38) The Credit Authorization Scheme for State and District Co-operative banks was replaced by Credit Monitoring Arrangements from _____.

- (A) April 1998 (B) September 1999 (C) April 2000 (D) April 2002

Correct Answer : **(C)**

39) Match the following:

- | | |
|----------------------------|---|
| (a) Fredric Winslow Taylor | (i) Father of modern management theory |
| (b) Henry Fayol | (ii) "The end of economic man" |
| (c) Peter F Drucker | (iii) Father of the concept of job enrichment |
| (d) Frederick Herzberg | (iv) "Shop management" |

- | | | | |
|--|--|--|--|
| (A)(a) - (iv); (b) - (i);
(c) - (ii); (d) - (iii) | (B)(a) - (ii); (b) - (iv);
(c) - (iii); (d) - (i) | (C)(a) - (i); (b) - (iii);
(c) - (iv); (d) - (ii) | (D)(a) - (iii); (b) - (ii);
(c) - (i); (d) - (iv) |
|--|--|--|--|

Correct Answer : **(A)**

40) Pick out the wrong statement:

- | | | | |
|---|---|---|--|
| (A) The maximum amount of share capital that can be raised in a Co-operative Society as per its bye law is called authorized share capital. | (B) Linking of credit with marketing was an outstanding recommendation of Mirdha Committee. | (C) 'Kissan se Kitchen tak' relates to NAFED. | (D) Annual credit limit statement is prepared by PACS. |
|---|---|---|--|

Correct Answer : **(B)**

41) _____ is not classified as an error in auditing.

- | | | | |
|-----------------------------|--------------------|------------------------|------------------------|
| (A) Management Policy Error | (B) Clerical Error | (C) Compensating Error | (D) Error of Principle |
|-----------------------------|--------------------|------------------------|------------------------|

Correct Answer : **(A)**

42) Internal Audit is done by _____.

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

Correct Answer : **(C)**

43) Government audit is not usually done on which one of the following entity?

- | | | | |
|-------------------------|----------------------------|--------------------------|----------------------|
| (A) Statutory Companies | (B) Government Departments | (C) Government Companies | (D) Public Companies |
|-------------------------|----------------------------|--------------------------|----------------------|

Correct Answer : **(D)**

44) Which one is not a right of an Auditor?

- | | | | |
|-----------------------------|--------------------------------|---|--|
| (A) Right to receive notice | (B) Right to sign Audit Report | (C) Right to obtain the information and explanation | (D) Right to alter Management decision |
|-----------------------------|--------------------------------|---|--|

Correct Answer : **(D)**

45) _____ is an arrangement of the duties of employees in such a manner that the work performed by one person is automatically and independently checked by the other.

- | | | | |
|--------------------|----------------------|--------------------|-----------------------------|
| (A) Internal Audit | (B) Internal Control | (C) Internal Check | (D) Internal Administration |
|--------------------|----------------------|--------------------|-----------------------------|

Correct Answer : **(C)**

46) _____ 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)**

47) The main objective of efficiency audit is:

- | | | | |
|--|--|------------------------------|--|
| (A) the efficient performance of employees | (B) the optimum utilization of investments | (C) launching of new product | (D) assessment of the efficiency of the management |
|--|--|------------------------------|--|

Correct Answer : **(B)**

48) _____ is a register maintained by the audit staff to record important points observed, errors, doubtful queries, explanations and clarifications to be received from the clients.

- | | | | |
|---------------------|------------------|-----------------|----------------|
| (A) Audit Programme | (B) Audit Report | (C) Audit Rules | (D) Audit book |
|---------------------|------------------|-----------------|----------------|

Correct Answer : **(D)**

49) _____ assets are those assets which cannot be seen or touched.

- | | | | |
|--------------------|-----------------------|-----------------------|-----------------------|
| (A) Wasting assets | (B) Contingent Assets | (C) Classified Assets | (D) Intangible Assets |
|--------------------|-----------------------|-----------------------|-----------------------|

Correct Answer : **(D)**

50) Which of the following factors do not consider for depreciation of a fixed asset?

(A) Cost of asset (B) Market price of asset (C) Useful life of asset (D) Salvage value

Correct Answer : **(B)**

51) The limitation period for filing an appeal against the refusal of identity card to a member of a Co-operative Society shall be ____.

(A) 60 days (B) 30 days (C) 15 days (D) 7 days

Correct Answer : **(C)**

52) In the case of Social Welfare Societies which accept deposit from members and issue loan, the audit fee is calculated on the basis of ____.

(A) Gross income (B) Working Capital (C) Sales proceeds (D) Working Capital or Sales proceeds whichever is higher.

Correct Answer : **(B)**

53) Which type of discount is allowed to motivate the customer to make payment within a specified period?

(A) Trade discount (B) Cash discount (C) Period discount (D) Customer discount

Correct Answer : **(B)**

54) If the Chief executive of a Co-operative Society fails to remit the Co-operative member Relief Fund within the stipulated time, he shall be liable to pay a penal interest at the rate of ____ per annum on default amount.

(A) 5% (B) 6% (C) 8% (D) 10%

Correct Answer : **(B)**

55) An inquiry under Section 65 of the KCS Act 1969 shall be conducted on the working, financial position and ____ of a Society.

(A) Constitution (B) Profitability (C) Working Capital (D) Both B and C

Correct Answer : **(A)**

56) Trail Balance provides information about ____.

(A) Arithmetical
accuracy of posting

(B) Correctness of
debit balances

(C) Accuracy of
journal entries

(D) Correctness of
credit balances

Correct Answer : **(A)**

57) The formula, Assets = Capital + Liabilities, reveals meaning of which accounting concept?

(A) Business entity

(B) Going concern

(C) Dual aspects

(D) Accrual

Correct Answer : **(C)**

58) R. 93 of the KCS Rules 1969 deals with ____.

(A) Attachment
before judgement

(B) Procedure for
recovery of sums due
to Government

(C) Termination of
attachment

(D) Receipts for
payment of amount
due.

Correct Answer : **(A)**

59) After the confirmation of the Sale of immovable property as per R. 81 of the KCS Rules 1969, the Registrar shall issue a certificate in ____ to the purchaser which shall be conclusive evidence of the purchase of property.

(A) Form No. 37

(B) Form No. 38

(C) Form No. 39

(D) Form No. 40

Correct Answer : **(C)**

60) Wages paid for installations of plant and machinery is ____ expenditure.

(A) Revenue

(B) Capital

(C) Fictitious

(D) Deferred revenue

Correct Answer : **(B)**

61) A credit note is prepared by ____.

(A) Purchaser

(B) Drawer

(C) Payee

(D) Seller

Correct Answer : **(D)**

62)Any casual vacancy arises in the elected committee of a Society shall be filled by _____ if the remaining term of the committee is not less than 1/2 of its original term.

- | | | | |
|---|---|---|--------------------------|
| (A)Nomination from same class of members by committee | (B)Election by State Co-operative Election Commission | (C)Nomination by presiding officer appointed by Registrar | (D)Election by Registrar |
|---|---|---|--------------------------|

Correct Answer : **(B)**

63)Any change in the address of a Co-operative Society shall be communicated to the _____ within _____ of change.

- | | | | |
|--------------------------------------|-----------------------|-----------------------------|-----------------------|
| (A)State Co-operative Union, 20 days | (B)Registrar, 15 days | (C)Financing banks, 30 days | (D)Registrar, 30 days |
|--------------------------------------|-----------------------|-----------------------------|-----------------------|

Correct Answer : **(D)**

64)As per _____ of KCS Act 1969, if any employer a pay disbursing officer fails to deduct the amount from the salary of an employee, he shall be punishable with fine and imprisonment.

- | | | | |
|---------------|---------------|---------------|---------------|
| (A)Sec. 94(4) | (B)Sec. 94(5) | (C)Sec. 94(6) | (D)Sec. 94(7) |
|---------------|---------------|---------------|---------------|

Correct Answer : **(B)**

65)Who is the appealing authority, if the Arbitrator passing an award against a member of a Co-operative Society?

- | | | | |
|-----------------------------------|--------------|-------------|---------------|
| (A)Co-operative Arbitration Court | (B)Registrar | (C)Tribunal | (D)Government |
|-----------------------------------|--------------|-------------|---------------|

Correct Answer : **(C)**

66)The presiding officer of a Co-operative Arbitration Court shall be appointed by the _____ for a period of _____ years.

- | | | | |
|-----------------------|------------------------|-----------------------|------------------------|
| (A)Registrar, 5 years | (B)Government, 3 years | (C)Registrar, 3 years | (D)Government, 5 years |
|-----------------------|------------------------|-----------------------|------------------------|

Correct Answer : **(B)**

67) Pick out the correct statement/statements with regards to special General Body meetings under KCS Act.

- (i) The committee of a Society may, at any time, call a special General Body meeting of the Society within one month after receipt of a request as prescribed.
- (ii) The Registrar or any person authorized by him in this behalf may, at any time, call a special General Body meeting of the Society.
- (iii) The Special General Body meeting is specified under Section 35.

(A) Only (i) and (iii) are correct. (B) Only (i) and (ii) are correct. (C) Only (ii) and (iii) are correct. (D) All are correct.

Correct Answer : **(B)**

68) Pick out the correct statement/statements related with Representative General Body under the KCS Rules.

- (i) The area of operation of a Society shall be the area comprised in one or more than one Taluk.
- (ii) The number of members of a Society is not less than 2000.
- (iii) The total number of members of any Representative General Body shall not in any case exceed 200 in the case of total number of members is above 2500 but below 10000.
- (iv) The term of the Representative General Body shall be Co-terminus with that of the elected committee.

(A) Only (i), (iii) and (iv) are correct (B) Only (ii), (iii) and (iv) are correct (C) Only (ii) and (iv) are correct (D) Only (i), (ii) and (iv) are correct

Correct Answer : **(A)**

69) Match the following: KCS Act

Subject	Section
(a) Deposit Guarantee Scheme	(i) 66B
(b) Expulsion of Members	(ii) 63
(c) Suspension of Officers	(iii) 57B
(d) Director of Co-operative Audit	(iv) 17

(A) (a) - (ii); (b) - (i); (c) - (iii); (d) - (iv) (B) (a) - (iv); (b) - (iii); (c) - (ii); (d) - (i) (C) (a) - (iii); (b) - (iv); (c) - (i); (d) - (ii) (D) (a) - (i); (b) - (iii); (c) - (iv); (d) - (ii)

Correct Answer : **(C)**

70) Match the following: KCS Rules

Subject	Rule
(i) Disqualification of Member	(a) 34
(ii) Education Fund	(b) 45
(iii) Representative General body	(c) 53
(iv) Writing off bad debts and losses	(d) 62

(A)(i) - (b); (ii) - (c); (iii) - (a); (iv) - (d)	(B)(i) - (c); (ii) - (a); (iii) - (d); (iv) - (b)	(C)(i) - (a); (ii) - (b); (iii) - (c); (iv) - (d)	(D)(i) - (d); (ii) - (a); (iii) - (b); (iv) - (c)
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Correct Answer : **(A)**

71) What is validity period of Cheque?

(A) 4 months from date of issue	(B) 3 months from date of issue	(C) 1 months from date of issue	(D) Unlimited
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Correct Answer : **(B)**

72) Stamp duty on which of the following documents does not vary from state to state?

(A) Mortgage of agreements	(B) Hypothecation agreements	(C) Guarantees	(D) Bills of exchange
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Correct Answer : **(D)**

73) What is Maximum amount of compensation in an Award given by Banking Ombudsman?

(A) Rs. 10 lakhs and Rs. 1 lakh to the complainant for mental agony and harassment	(B) Rs. 20 lakhs and Rs. 1 lakh to the complainant for mental agony and harassment	(C) Rs. 50 lakhs and Rs. 2 lakhs to the complainant for mental agony and harassment	(D) Rs. 20 lakhs and Rs. 5 lakhs to the complainant for mental agony and harassment
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Correct Answer : **(B)**

74) Which act, prohibits issuance of Demand Promissory Notes payable to bearer by anybody except RBI and Govt. of India?

(A) Section 31 of RBI Act	(B) Section 35 of Banking Regulation Act 1949	(C) Section 31 of Negotiable Instruments Act 1881	(D) Not mentioned in any act.
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Correct Answer : **(A)**

75) Which of the following is not an inland bill?

(A) Bill drawn in India and payable in India but by a person not resident of India

(B) Bill drawn in India and payable in India

(C) Bill drawn in India and payable outside India by a person resident of India

(D) All are inland bills

Correct Answer : **(C)**

76) If a Bill or Promissory Note matures for payment on Public Holiday declared under Section 25 of NI Act, it becomes payable on _____.

(A) Next Succeeding Business Day

(B) Next preceding day

(C) Next preceding business day

(D) None of the above

Correct Answer : **(C)**

77) As per KYC Guidelines, Customer Acceptance Policy of a bank should state that the bank will not open an account:

(A) which is operated by a third person on behalf of the account holder

(B) for a professional intermediary for its client

(C) in benami name

(D) without a PAN

Correct Answer : **(C)**

78) Among the documents stated below is not an Officially Valid Document (OVD) for name proof and address proof as per latest KYC guidelines:

(A) PAN Card

(B) Job Card by NREGA

(C) Passport

(D) Aadhaar Card

Correct Answer : **(A)**

79) Objectives of Know Your Customer (KYC) are:

(A) to ensure appropriate customer identification

(B) to monitor transactions of suspicious nature

(C) to ensure if loan is given it would not become an NPA

(D) Only (a) and (b)

Correct Answer : **(D)**

80) What does 'T' in RTGS stand for:

(A) Transaction

(B) Transfer

(C) Time

(D) Tax

Correct Answer : **(C)**

81)What is the maximum limit for fund transfer through NEFT?

(A) Rs. 50,000/- (B)Rs. 1 lakh (C)Rs. 2 lakh (D)No maximum limit for NEFT

Correct Answer : **(D)**

82)Cash Credit facility is a _____.

(A)non-fund based facility (B)fund based facility (C)both fund based facility and non-fund based facility (D)none of the above

Correct Answer : **(B)**

83)A sub-standard asset is one which remained as Non-Performing Asset for a period not less than or equal to _____.

(A)12 months (B)6 months (C)90 days (D)180 days

Correct Answer : **(A)**

84)Hypothecation is an implied pledge in cases where:

(A)delivery of goods is given (B)constructive possession of obligation is given (C)constructive possession of goods is given (D)None of the above

Correct Answer : **(C)**

85)Which one of the following is essential for a valid contract of agency?

(A)The agent need not have capacity to contract (B)The principal shall have capacity to contract (C)Consideration is a must for appointing an agent (D)All the above

Correct Answer : **(B)**

86)In case where Bank has issued duplicate DD and both original and duplicate are presented for payment what should bank do in such situation?

(A)Return both the DDs. (B)Bank should pay the duplicate and return the original with remarks, "DD reported lost and duplicate since issued and paid". (C)Since original is received, the original DD should be paid and duplicate to be returned. (D)Bank should get confirmation from purchaser and pay accordingly.

Correct Answer : **(B)**

87)An instrument with following fields left blank may be treated as inchoate instrument as per Negotiable Instruments Act:

- (A)Date (B)Name of payee (C)Amount (D)All the above

Correct Answer : **(D)**

88)Which of the following risks are covered by PM Fasal Bima Yojana, Crop Insurance Scheme?

- (A)Yield Losses (B)Prevented sowing losses (C)Post Harvest losses & localized calamities (D)All the above

Correct Answer : **(D)**

89)As per Priority Sector Guidelines a Co-operative Society of farmers to dispose off the produce of farmers, can be allowed a maximum loan of Rs. _____.

- (A)Rs. 1 Crore (B)Rs. 2 Crores (C)Rs. 3 Crores (D)Rs. 5 Crores

Correct Answer : **(D)**

90)Which of the following is correct in the context of PIN number?

- (A)PIN stands for Personal Information Number (B)PIN is similar to a password (C)PIN is not inserted on the ATM card (D)All the above

Correct Answer : **(B)**

91)When an account is wrongly balanced, the type of error occurred is _____.

- (A)Error of omission (B)Error of commission (C)Error of principle (D)Compensating error

Correct Answer : **(B)**

92)Which is the type of expenditure incurred on accusation of 'PATENT'?

- (A)Revenue expenditure (B)Fictitious expenditure (C)Capital expenditure (D)Contingent expenditure

Correct Answer : **(C)**

93) Which method of depreciation is charged in the case of wasting asset like mines and quarries?

- | | | | |
|------------------------|--------------------|--------------------------------|----------------------|
| (A) Revaluation method | (B) Annuity method | (C) Diminishing Balance method | (D) Depletion method |
|------------------------|--------------------|--------------------------------|----------------------|

Correct Answer : **(D)**

94) The cost of acquisition of a fixed asset is Rs. 10 lakhs, every year equal amount of depreciation is written off over the life span of 5 years. What is the rate of depreciation?

- | | | | |
|---------|---------|-----------|---------|
| (A) 20% | (B) 10% | (C) 12.5% | (D) 25% |
|---------|---------|-----------|---------|

Correct Answer : **(A)**

95) The ability of a firm to meet its current liabilities is known as _____.

- | | | | |
|-------------------|------------|--------------|---------------|
| (A) Profitability | (B) Equity | (C) Activity | (D) Liquidity |
|-------------------|------------|--------------|---------------|

Correct Answer : **(D)**

96) Bad Debts recovered is shown in the _____.

- | | | | |
|---|----------------------------------|---------------------------------------|--|
| (A) Debit side of profit and loss account | (B) Assets side of balance sheet | (C) Liabilities side of balance sheet | (D) Credit side of profit and loss account |
|---|----------------------------------|---------------------------------------|--|

Correct Answer : **(D)**

**97) Wages A/c. Dr.
To Outstanding Wages**

What is the purpose of the above journal entry?

- | | | | |
|-------------------------------------|-------------------------|-------------------------|-----------------------------|
| (A) Creating outstanding wages A/c. | (B) Reducing wages A/c. | (C) Doubling wages A/c. | (D) Transferring wages A/c. |
|-------------------------------------|-------------------------|-------------------------|-----------------------------|

Correct Answer : **(A)**

98) The summarized form of Cash Book is prepared in the form of _____.

- | | | | |
|---------------------------------|-------------------------------|-------------------|------------------------------|
| (A) Income and Expenditure A/c. | (B) Receipts and Payment A/c. | (C) Trial balance | (D) Reconciliation statement |
|---------------------------------|-------------------------------|-------------------|------------------------------|

Correct Answer : **(B)**

99)The Non-Profit Organizations are required to prepare their final accounts in the form of _____.

(A)P&L A/c.
and Balance
sheet

(B)Manufacturing A/c.
and Balance sheet

(C)P&L appropriation
A/c. and Balance
sheet

(D)Income &
Expenditure A/c. and
Balance sheet

Correct Answer : **(D)**

100)Total valuable assets - Total outsiders' liabilities = _____.

(A)Gross Assets

(B)Net Assets

(C)Operating Assets

(D)Long term Assets

Correct Answer : **(B)**

sd/-

Date : 19-05-2026

Secretary

Place : Thiruvananthapuram

Co-Operative Service Examination Board

**N.B.COMPLAINTS IF ANY SHOULD BE PREFERRED ON OR BEFORE 24-05-2026
THROUGH THE CANDIDATE PROFILE**