

- Time: 2 hours.
- 160 questions carrying ½ mark each

I. Choose **correct** meaning from the brackets for the following phrases.

- 1. To turn a deaf ear to**
 a) to attend
 b) to take seriously
 c) to look after
 d) to show indifference

2. A bed of nails

- a) painful b) comfortable
 c) suitable d) meaningful

II. Choose **antonyms**.

3. Antique

- a) old b) modern
 c) traceable d) simple

4. Bonafide

- a) unique b) torture
 c) malafide d) truth

III. Correct the following sentences choosing the **appropriate** form of verb given in the brackets.

5. He is teaching in this institution since 2010.

- a) was
 b) has been
 c) have been teaching
 d) had taught

6. Cattle is grazing in the paddy field.

- a) are b) will be
 c) had to d) would

IV. Choose **synonyms** given in brackets.

7. Quench

- a) wait b) satisfy
 c) distaste d) overcome

8. Refute

- a) deny b) accept
 c) allow d) annoyance

9. Meaning of allusion is

- a) reference b) questioning
 c) speaking d) avoiding

10. Meaning of illusion is

- a) incorrect b) wrong thinking
 c) justification d) touching

VI. Choose the **crying** sound of the following from the brackets:

11. Deer

- a) pip b) bell
 c) buzz d) hiss

12. Cats

- a) growl b) coo
 c) mew d) bell

VII. Choose the **young ones** of the following from the brackets:

13. Fox

- a) calf b) cub
 c) kitten d) billy

14. Donkey

- a) foal b) fawn
 c) kitten d) bull

VIII. Choose the **correct** spelt word from the following:

- 15. a) muscian b) musician
 c) mussician d) mucisian**

- 16. a) recession b) rescision
 c) recission d) resition**

IX. Choose **one word** for the following:

17. A person between the age of 70 and 80.

- a) septuagenarian
 b) neptuagenerian
 c) centurion
 d) nonagenarian

18. A tank for fishes

- a) pond b) backwater
 c) aquarium d) sea

X. Fill up the blanks selecting from the brackets.

19. He was travelling — the bus.

- a) in b) on
 c) through d) to

20. My daughter is a

- a) bachelor b) spinster
 c) non-bachelor d) non-spinster

21. Which operation has been launched by the Income Tax Department to track deposits post demonetization?

- a) Operation Track Black money
 b) Operation clean money
 c) Operation clean deposits
 d) Operation Track Money

22. The UN proclaimed 2017 as

- a) International year of pulses
 b) International year of light
 c) International year of sustainable tourism for development
 d) International year of Biodiversity

23. Name the weekly Newspaper started by Gandhi in the year 1903

- a) Indian Opinion b) Young India
 c) Navjivan d) Harijan

24. Which of the following work won 'Odakkuzhal Award' to S. Joseph?

- a) Unnikuttante Lokam
 b) Chakkara Pandal
 c) Chandranodoppam
 d) Manushyanu Oru Aamugham

25. Which Malayalam poet was honoured by the British in 1922?

- a) Vallathol Narayana Menon
 b) Changampuzha Krishna Pillai
 c) G. Sankara Kurup
 d) N. Kumaranasan

26. 'Chudala Muthu' and his son 'Mohanan' are characters in

- a) 'Nalukettu' by M.T. Vasudevan Nair
 b) 'Thottiyude Makan' by Thakazhi Sivasankara Pillai
 c) 'Aarachar' by K.R. Meera
 d) 'Mucheettu Kalikkarante Makal' by Vaikom Mohammad Basheer

27. World's first oil paintings have been found in which of the following countries?

- a) Afghanistan b) India
 c) Pakistan d) Iran

28. Who founded 'Samathwa Samajam' a reform movement for Nadar Community?

- a) Thykkad Ayya Swamikal
 b) Dr. Palppu
 c) Ayya Vaikunda Swamikal
 d) Kamaraj Nadar

29. Who is known as 'Lincoln' of Kerala?

- a) K. Kelappan
 b) Pandit Karuppan
 c) Barrister G.P. Pillai
 d) Mahatma Ayyankali

30. Which is the subject matter covered under Article 12 to 35 in the Indian Constitution?

- a) Fundamental Duties

- b) Fundamental Rights
 c) The Union Government
 d) Directive Principles of State Policy

31. Who Invented 'LASER'?

- a) Sir Frank Whittle
 b) Fred Morrison
 c) Charles H. Townes
 d) Seymor Cray

32. Who among the following win Nobel Prize twice for the same subject?

- a) Stanley Cohen
 b) Frederic Jolit
 c) Frederick Sanger
 d) Marie Curie

33. A substance that can act both as an acid and a base is known as

- a) Amorphous b) Amphoteric
 c) Allotropic d) None of these

34. The 'Tropic of Cancer' passes through

- a) Bihar b) Uttar Pradesh
 c) Gujarat d) Odisha

35. According to 'Swatch Survekshan 2017' which of the following city ranked as cleanest city in India?

- a) Indore b) Mysuru
 c) Gandhi Nagar d) Bhopal

36. The pass located at the southern end of the Nilgiri Hills

- a) The Bolan Pass
 b) The Palghat Pass
 c) The Thalghat Pass
 d) The Bhorghat Pass

37. What is the rank of India in Football in the latest FIFA Ranking?

- a) 122 b) 108
 c) 100 d) 92

38. The English established their first factory in India at

- a) Bombay b) Surat
 c) Calcutta d) Madras

39. Who started 'Prathyaksha Raksha Daiva Sabha'?

- a) Pandit K.P. Karuppan
 b) Sahodaran Ayyappan
 c) Brahmananda Sivayogi
 d) Poilikayil Yohannan

40. Who among the following Supreme Court Judges was a former Chief Justice of Kerala High Court?

- a) Js. K.S. Khekkar
 b) Js. J. Chelameswar
 c) Js. U.U. Lalith
 d) Js. R.F. Nariman

41. How many times between 4 am and 4 pm will be the hands of a clock cross?

- a) 4 b) 8
 c) 10 d) 11

42. How many '5's are there which are followed by 0 and preceded by 0 in the following series 157050700512515050050

- a) 1 b) 5
 c) 4 d) 3

43. A person traveled 20 km in the northward direction, then traveled 4 km in eastward direction, then traveled 10 km in the northward direction again, then traveled 3 km in the eastward direction and finally traveled 6 km in the southward direction. How

- far is he from the starting point?
 a) 17 km b) 37 km
 c) 31 km d) 25 km
44. In a post-office, stamps of three different denominations of Rs. 7, Rs. 8, Rs. 10 are available. The exact amount for which one cannot buy stamps is
 a) 19 b) 20
 c) 24 d) 28
45. A man started walking from his house towards south. After walking 6 km, he turned to his left walked 5 km after. Then he walked further 3 km after turning left. He then turned to his left and continued his walk for 9 km. How far is he away from his house?
 a) 3 km b) 4 km
 c) 5 km d) 6 km
46. If the radius of a circle is increased by 50%, the perimeter of the circle will increased by
 a) 20% b) 30%
 c) 40% d) 50%
47. A, B, C, D, E and F are sitting around a round table. A is between E and F. E is opposite to D and C is not in either of the neighbouring seats of E. The person opposite to B is
 a) C b) D
 c) A d) F
48. January 1, 1995 was a Sunday. What day of the week lies on January 1, 1996?
 a) Sunday b) Monday
 c) Wednesday d) Saturday
49. There are 10 true-false questions in an examination. Then these questions can be answered in
 a) 20 ways b) 100 ways
 c) 240 ways d) 1024 ways
50. Insert the missing number: 8, 24, 12, ?, 18, 54
 a) 26 b) 24
 c) 36 d) 32
51. In a class of forty students, Samir's rank from the top is twelfth. Alok is eight ranks below Samir. What is Alok's rank from the bottom?
 a) 20th b) 21st
 c) 22nd d) 19th
52. ACFJ : ZXUQ :: EGIN : ?
 a) VUSQ b) VRPM
 c) UTRP d) VTRM
53. If 'Blue' is called 'Green', 'Green' is called 'White', 'White' is called 'Red', 'Red' is called 'Yellow' then what will be the colour of Blood?
 a) White b) Green
 c) Yellow d) Red
54. Two vessels A and B contains milk and water in the ratio 5 : 1 and 5 : 2 respectively. Find the ratio in which these two mixtures should be mixed to get a new mixture of milk and water in the ratio 4 : 1?
 a) 18 : 7 b) 17 : 8
 c) 18 : 8 d) 17 : 7
55. A sum of money amounts to Rs. 3,150 in one year and Rs. 3,300 in second year at simple interest. The interest rate per annum is
 a) 5% b) $\frac{100}{21}$ %
 c) $\frac{50}{11}$ % d) 10%
56. How many meaningful English words can be formed with the letters PCYO using all the letters, but each letters only once in each word?
 a) None b) One
 c) Two d) Three
57. Find the next number of the following series
 276, 140, 68, 36, ?
 a) 16 b) 12
 c) 15 d) 14
58. Which does not belongs to the group?
 a) 48 b) 24
 c) 15 d) 65
59. The words in the bottom row are related in the same way as the words in the top row. For each item, find the word that completes the bottom row of words.
 Walk SkipRun
 Toss Pitch ?
 a) Swerve b) Huri
 c) Jump d) Dance
60. Choose the pair that best represent a similar relationship to the one expressed in the pair of words MONK : DEVOTION
 a) MANIAC : PACIFISM
 b) EXPLORER : CONTENTMENT
 c) VISIONARY : COMPLACENCY
 d) ROVER : WANDERLUST
61. In the Apex Societies, these members are other societies with
 a) Similar objects
 b) Different objects
 c) Similar capital
 d) None of these
62. Refresh is a product of
 a) PACS b) Market Fed
 c) Milma d) Rubber Mark
63. The Chief Executive of Farmers Service Co-operative Bank is
 a) MD b) President
 c) Secretary d) Manager
64. Sinking Fund is created by KSCARDB for the purpose of
 a) Liquidity
 b) Safety
 c) Redemption of debentures
 d) None of these
65. ——— is the custodian of subsidiary state partnership fund.
 a) District Co-operative Banks
 b) State Co-operative Banks
 c) Urban Co-operative Banks
 d) Service Co-operative Banks
66. Price fluctuation fund is created by ——— Co-operative Societies.
 a) Labour contract
 b) Marketing
 c) Credit
 d) None of these
67. Which of the following is not related to consumer fed?
 a) Triveni stores b) Neethi stores
 c) Nanma stores d) Maveli stores
68. Who is the Registrar of Dairy Co-operatives in the State?
 a) Registrar of Co-operative Societies
 b) Director Dairy Development
 c) Gov. Secretary Dairy Development
 d) President of Milma
69. Which among the following is not a Co-operative Society?
 a) Coirfed b) Textfed
 c) Capex d) NCDC
70. Central Institute of Coir Technology is at
 a) Kalavoor b) Bangalore
 c) Cochin d) Visakhapatnam
71. "New Harmony" was established by
 a) Schultz b) Raiffeisen
 c) Robert Owen d) William King
72. Regulated Market established in
 a) 1926 b) 1927
 c) 1928 d) 1929
73. The headquarters of 'Histadrut' is at
 a) Moscow b) Paris
 c) Vienna d) Tel Aviv
74. — is known as 'Dairy Farm of Europe'.
 a) England b) Denmark
 c) Japan d) Sweden
75. Cooperative week celebration is associated with
 a) Gandhiji
 b) Nehru
 c) P.R. Kurup
 d) Dr. S. Radhakrishnan
76. In Co-operative flag orange colour denotes
 a) Equality b) Harmony
 c) Courage d) Justice
77. The book 'Co-operative democracy' written by
 a) S.S. Puri b) H. Calvert
 c) J.P. Warbase d) C.R. Fay
78. ICDP implemented with the financial support of
 a) NCDC b) NABARD
 c) NHB d) ICA
79. ——— committee recommended the crop loan system.
 a) Sivaraman b) A.D. Gorwala
 c) Venkettapai d) D.R. Gadgil
80. Normally the jurisdiction of a Circle Co-operative Union is
 a) State b) District
 c) Taluk d) Village
81. What is the fees to be remitted in the treasury for registration of the bye-law amendment of a Co-operative Society?
 a) Rs. 50 b) Rs. 100
 c) Rs. 250 d) Rs. 500
82. What is the maximum share capital, than an individual member can hold in a Co-operative Society?
 a) Rs. 5000
 b) Rs. 50,000
 c) 1/5 of the total share capital
 d) 1/3 of the total share capital
83. The audit of the Co-operative Society formed under Kerala Co-operative Societies Act, 1969 is a
 a) Private Audit
 b) Local Fund Audit
 c) Government Audit

► d) Statutory Audit

84. The date in which the Kerala Co-operative Societies Act, 1969 came to force.

- a) 12-5-1969 b) 13-5-1969
c) 15-5-1969 d) 17-5-1969

85. In a Co-operative Society Special General Body Meeting is convened as per Section

- a) 29 b) 30
c) 27 d) 31

86. Honorary Secretary of a Co-operative Society is

- a) Paid employee
b) A Director Board Member
c) Non a paid employee
d) Government employee

87. Section 68 of the Kerala Co-operative Society Act deals with

- a) Surcharge b) Enquiry
c) Inspection d) Audit

88. Trace out the odd one.

- a) Electoral Officer
b) Returning Officer
c) Presiding Officer
d) Special Officer

89. The returning officer for the election to the Director Board of Circle Co-operative Union is

- a) Assistant Registrar of Co-operative Societies
b) Assistant Director of Co-operative Societies
c) Joint Registrar of Co-operative Societies
d) Joint Director of Co-operative Societies

90. Which of the following type of Societies are exempted from the payment of Audit Fees?

- a) Credit Co-operative Societies
b) Consumer Co-operative Societies
c) Farming Co-operative Societies
d) Vanitha Co-operative Societies

91. The total number of members in the Board of Directors of Kerala State Co-operative Union

- a) 15 b) 20
c) 21 d) 23

92. Co-operative Ombudsman in Kerala is set by

- a) Government of India
b) Government of Kerala
c) Supreme Court
d) High Court of Kerala

93. Who is empowered to appoint a Returning Officer to conduct the election in a Primary Non-credit Co-operative Society?

- a) Assistant Registrar of Co-operative Societies (General)
b) Deputy Registrar of Co-operative Societies (General)
c) State Co-operative Election Commission
d) Joint Registrar of Co-operative Societies (General)

94. The relevant Rule in which provision for no-confidence motion against the President of a Co-operative Society

- a) 23(A) b) 43(A)
c) 53(A) d) 63(A)

95. The affiliation fee and annual renewal fee payable by Co-operative Societies to the State Co-operative Union is calculated on

- a) Paid up share capital
b) Working capital
c) Net profit
d) Loan outstanding

96. Which are the relevant Section

and Rule in the KCS Act and Rules to convene the Special General Body of a Co-operative Society?

- a) Section 30 & Rule 36
b) Section 20 & Rule 26
c) Section 28 & Rule 30
d) Section 32 & Rule 66

97. The extreme power of a Co-operative Society is vested in its

- a) Employees
b) Board of Directors
c) Auditor
d) General Body

98. Rule which gives power to the Registrar of Co-operative Society to rescind resolution taken by the Co-operative Society?

- a) 176 b) 177
c) 178 d) 179

99. As per Section 57 A of the Kerala Co-operative Societies Act — was formed.

- a) Co-operative Service Examination Board
b) Co-operative Audit Director
c) Co-operative Development and Welfare Fund
d) Co-operative Tribunal

100. After registration, the Society should convene its first General Body Meeting within a period of

- a) 30 days b) 2 months
c) 45 days d) 3 months

101. Total claims against the assets of a business is called.

- a) Equity b) Liability
c) Capital d) Assets

102. Bank account is a — account.

- a) Personal b) Real
c) Nominal d) Fictitious

103. The Journal entry having more than one debit or credit is called — entry.

- a) Contra b) Compound
c) Opening d) Closing

104. Sales Day Book contains only

- a) Cash sales
b) Credit sale of goods
c) All credit sales
d) Credit sale of assets

105. Preparation of Trial Balance helps in locating errors of

- a) Complete omission
b) Partial omission
c) Duplication
d) Principle

106. Preliminary expense is a — expense.

- a) Revenue b) Capital
c) General d) Deferred Revenue

107. Bank Reconciliation Statement is prepared by

- a) Banker b) Debtor
c) Customer d) Creditor

108. Profit on sales of fixed assets is a

- a) Capital Profit b) Revenue Profit
c) Reserve Capital d) Provision

109. Change in the value of current assets is called

- a) Depreciation b) Fluctuation
c) Appreciation d) Loss

110. Assets purchased for long term purposes is called

- a) Fixed b) Current
c) Fictitious d) Intangible

111. Provisions are made by passing — entry.

- a) Opening b) Closing
c) Rectification d) Adjusting

112. Interest on drawings is debited in — Account.

- a) Capital b) Drawings
c) Interest d) Expense

113. If machinery account is debited with repair charges, it is an error of

- a) Omission b) Commission
c) Principle d) Duplication

114. — is the book of original entry of a Co-operative Society.

- a) Purchase book
b) Sales book
c) Day book
d) General ledger

115. The difference between sales and cost of goods sold

- a) Gross profit b) Net profit
c) Net result d) Surplus

116. The 'debit note' is prepared by

- a) Debtor b) Buyer
c) Seller d) Banker

117. Cash float is also called

- a) Fluid resources
b) liquid cash
c) Imprest amount
d) Assets

118. Premium on issue of share is a

- a) Revenue profit b) revenue loss
c) Capital profit d) reserve capital

119. Undistributed profit is a

- a) Asset b) Liability
c) Charge d) Profit

120. Non-financial transactions are not recorded in account books because — concept.

- a) Entity concept
b) Dual aspect concept
c) Cost concept
d) Money measurement concept

121. In a Promissory Note the person who signs the document is

- a) Drawee b) Payee
c) Promisor d) Promise

122. In case of safe deposit locker the banker-customer relationship is

- a) Agent-Principal b) Bailor-Bailee
c) Lesser-Lessee d) Lessee-Lessor

123. Which of the following is applicable to Bankers lien?

- a) Save custody
b) Debts not due
c) Deposits
d) Securities left negligently

124. No joint Account is permitted in the case of

- a) Two women b) Two old men
c) Two minors d) All of the above

125. When date of maturity of a Bill is public holiday, as per N.I. Act, the bill is payable

- a) On the succeeding date
b) On the preceding date
c) Payable on the holiday itself
d) None of the above

126. The limitation period of a mortgage is

- a) Three years b) Fifteen years
c) Thirteen years d) Twelve years

127. Insertion of date in a cheque by the holder

- a) Requires drawer's authentication
b) Is invalid and bank should not pay such cheques.
c) Is punishable under N.I. Act.
d) Is not a material alteration as per Section 87 of N.I. Act

128. A bill without consideration

is called

- a) Demand promissory Note
- b) Bill of Exchange
- c) Accommodation Bill
- d) All of the above

129. A person promising to save another from loss is called

- a) Indemnity holder
- b) Indemnifier
- c) Guarantor
- d) Surety

130. Cash Credit Account is

- a) Working capital finance
- b) Project finance
- c) Long term loan for acquiring fixed assets.
- d) None of the above

131. ——— is the Apex institutions in the field of industrial finance

- a) IFCI
- b) IDBI
- c) ICICI
- d) HDFC

132. Not negotiable crossing is a warning to the

- a) Banker
- b) Drawer
- c) General public
- d) None of these

133. The mortgage of movable property to secure a loan is called

- a) Pledge
- b) Lien
- c) Hypothecation
- d) None of these

134. 'Prudential norms' are recommended by the committee headed by

- a) Narasimham
- b) Kapoor
- c) Gadgil
- d) Mirdha

135. As soon as a banker receives a Garnishee order he should

- a) Inform the customer
- b) Make payment
- c) Keep the amount separately
- d) Stop operation of a/c.

136. In banking MICR stand for

- a) Magnetic Ink Character Reader
- b) Magnetic Ink Character Recognition
- c) Magic Ink Reader
- d) Magnetic Indian Cheque Reader

137. ——— will settle the grievances of a Bank customer

- a) Government
- b) RBI
- c) Ombudsman
- d) Banker's forum

138. CRR can be raised or lowered by ——— in India.

- a) Central Govt.
- b) SBI
- c) RBI
- d) All of these

139. Exim Bank was established in the year

- a) 1882
- b) 1982
- c) 1981
- d) 1881

140. Payment in due courses is defined as per of Negotiable Instruments Act.

- a) Sec. 9
- b) Sec. 10
- c) Sec. 11
- d) Sec. 12

141. Who issue the audit certificate of the Kerala State Co-operative Fish Marketing Federation (MATSYAFED)?

- a) Director of Fisheries
- b) Chairman of Matsyafed
- c) Registrar of Co-operative Societies
- d) Director of Co-operative Audit

142. Which type of society's Audit Report should be laid by the Government before the Legislative Assembly?

- a) District Co-operative Banks
- b) Apex Co-operative Societies
- c) Federal Co-operative Societies
- d) Regional Rural Bank

143. Who is the district head of

Co-operative Audit?

- a) Assistant director of Co-operative Audit
- b) Joint Director id Co-operative Audit
- c) Deputy Director of Co-operative Audit
- d) Additional Director of Co-operative Audit

144. The audit of a society is done by its own staff is called

- a) Final Audit
- b) Internal Audit
- c) Tax Audit
- d) Partial Audit

145. In an organization the work of one person is automatically checked by another, thus the possibility of fraud, error and irregularity is minimized. This system is known as

- a) Test Check
- b) Surprise Check
- c) Internal Check
- d) None of these

146. It is the duty of the auditor to confirm the physical existence of an asset stated in the balance sheet of a Co-operative Society. This is known as — of asset.

- a) Verification
- b) Valuation
- c) Amortization
- d) Depletion

147. Permanent decrease in the value of an asset through wear and tear, in use of passage of time is called

- a) Reserve
- b) Provision
- c) Depreciation
- d) Investigation

148. Odd one out

- a) Common good Fund
- b) Reserve Fund
- c) Education Fund
- d) Member relief Fund

149. The auditors of a government company is appointed by the Central government on the advice of the

- a) Accounts and Audit Department
- b) Accountant General
- c) Comptroller and Auditor General of India
- d) Central Finance Minister

150. Section 64 of the KCS Act states that the financial statements and other statutory statements as required by the Auditors shall be prepared by the Chief Executive of the society within — months from the date of close of the financial year.

- a) three
- b) Six
- c) One
- d) Four

151. Rule 64 B of the KCS Rules states that within — months. From the date of receipt of Audit Report, the Director of Co-operative Audit shall Issue Audit Certificate and Audit Memorandum to the society.

- a) Three
- b) Six
- c) Eight
- d) Four

152. Provision for bad and doubtful debts shown in

- a) Debit side of Profit and Loss accounts
- b) Credit side of Profit and Loss accounts
- c) Asset side of Balance Sheet
- d) All of these

153. Outstanding salaries are shown in

- a) Debit side of Profit and Loss Accounts and liability side of Balance Sheet
- b) Credit side of Profit and Loss Accounts and liability side of Balance Sheet
- c) Debit side of the Trading Accounts

and liability side of Balance Sheet
d) Credit side of Trading Accounts and asset side of Balance Sheet

154. — means money spent on acquiring fixed assets

- a) Capital Expenditure
- b) Revenue Expenditure
- c) Deferred Revenue Expenditure
- d) None of these

155. Provision for Depreciation is shown in

- a) Debit side of Profit and Loss accounts
- b) Credit side of Profit and Loss accounts
- c) Asset side of Balance Sheet
- d) None of these

156. — society is permanently exempted from Audit Fees.

- a) Social Welfare Co-operative
- b) Housing Co-operative
- c) Primary Fishermen Co-operative
- d) Primary Handloom Weavers Co-operative

157. Which is the basic statement taken for the preparation of Final Accounts of a Co-operative Society?

- a) Receipts and Disbursements Statement
- b) Trial Balance
- c) Credit Limit Statement
- d) Audit Programme

158. Penal Interest at the rate of —% shall be recovered from the Secretary for non payment of Education Fund within 2 months from the date of receipt of Audit Certificate.

- a) 6%
- b) 8%
- c) 10%
- d) 18%

159. When the original voucher is lost the institution may produce copy of the same. This is called as

- a) Primary Voucher
- b) Collateral Voucher
- c) Duplicate Voucher
- d) None of these

160. The unclaimed dividend will be shown as

- A) Asset
- b) Loss
- c) Liability
- d) Profit