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**(Apex Societies of Co-Operative Sector in Kerala)**

**18-12-2021**

**QUESTION PAPER**

**(CODE - A)**

111/2021

Maximum : 100 marks

Time : 1 hour and 15 minutes

1. Which is the Theme of International Day of co-operatives for the year 2020?
  - (A) Sustainable consumption and production of goods and services
  - (B) Co-operatives ensure no one is left behind
  - (C) Choose co-operatives, choose equality
  - (D) Co-operatives for Climate Action
  
2. “Democracy is a Government in which everyone has a share” - Whose words are these?
  - (A) Wolf
  - (B) Dr. William King
  - (C) Seeley
  - (D) None
  
3. According to the Kerala Co-operative Societies Act, 1969, the maximum number of members of a Representative General Body shall not exceed \_\_\_\_\_ in any case.
  - (A) 50
  - (B) 100
  - (C) 150
  - (D) 500
  
4. The term used for funds borrowed and lent mainly by banks for overnight use is :
  - (A) Bridge loan
  - (B) Call money
  - (C) Break even
  - (D) Cash credit
  
5. Who is the head of the Co-operative department?
  - (A) Registrar
  - (B) Government Secretary, Co-operative Department
  - (C) Minister for Co-operation
  - (D) Director of Industries
  
6. In India, “ Co-operative Week” is being celebrated every year, during the month of :
  - (A) December
  - (B) November
  - (C) August
  - (D) September
  
7. “Co-operation was the only instrument to implement the economic programmes of democratic India and the prime importance will be given for the growth and development of the co-operative sector” - In which five year plan was this statement included?
  - (A) First
  - (B) Second
  - (C) Third
  - (D) Fourth



8. In the Co-operative Flag, the Red colour should be at :
- (A) Bottom (B) Top  
(C) Middle (D) None of these
9. "Co-operatives had not measured up to expectations in mobilising deposits and disbursing credit at the retail level" – Whose opinion was this?
- (A) Rural Credit Review Committee 1969  
(B) Sivaraman Committee  
(C) Mirdha Committee  
(D) Khusro Committee
10. Expand J.C.C.U :
- (A) Japanese Credit Co-operative Union  
(B) Japanese Circle Co-operative Union  
(C) Japanese Consumer's Co-operative Union  
(D) Japanese Coir Co-operative Union
11. In which year the Reformulated Principles were adopted by International Co-operative Alliance (ICA) :
- (A) 1937 (B) 1964  
(C) 1966 (D) 1986
12. Which one of the following is not a principle of co-operation?
- (A) Voluntary and closed membership (B) Autonomy and Independence  
(C) Member economic participation (D) Concern for community
13. The details of Nominal or Associate members are included in the \_\_\_\_\_ Section of the Kerala Co-operative Societies Act, 1969.
- (A) Section 14 (B) Section 16  
(C) Section 18 (D) Section 20
14. The jurisdiction of a circle Co-operative union is :
- (A) District (B) Taluk  
(C) Grama Panchayath (D) Block Panchayath
15. The application for registration of multi-state Co-operative Society is made to :
- (A) Central Registrar (B) The Central Government  
(C) Secretary (D) Financing Bank
16. 8<sup>th</sup> Co-operative congress in Kerala was held at :
- (A) Ernakulam (B) Palakkad  
(C) Kannur (D) Kozhikode



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17. A smaller General Body constituted under Sec 27(2) of the Kerala Co-operative Societies Act, 1969 is called
- (A) Representative General Body (B) Annual General Body  
(C) Special General Body (D) Last General Body
18. Which Section of the Kerala Co-operative Societies Act, 1969 deals with the voting right of a member?
- (A) 20 (B) 21  
(C) 22 (D) 23
19. Who is the author of the famous book "Towards Co-operative Common Wealth"?
- (A) V.L. Mehta (B) D.R. Gadgil  
(C) Jawaharlal Nehru (D) D.G. Karve
20. Richard Pioneers started their store with a share capital of :
- (A) 28 pounds (B) 280 dollars  
(C) 28 dollars (D) 100 pounds
21. All Co-operative Societies accepting deposits will have to maintain :
- (A) Sinking Fund (B) Stock Register  
(C) Reserve fund (D) Fluid Resources
22. Maintenance of Books and Accounts by Societies is as per which Rule of the Kerala Co-operative Societies Rules :
- (A) Rule 29 (B) Rule 36  
(C) Rule 44 (D) Rule 64
23. Every proposal for Amendment to the byelaws of Co-operative Society shall be made only by a resolution passed by a \_\_\_\_\_ majority of members present and voting.
- (A) 1/3 (B) 2/3  
(C) 1/2 (D) 3/4
24. Maximum limit for surrender of earned leave admissible to the employees of Co-operative society on retirement is :
- (A) 100 Days (B) 200 Days  
(C) 300 Days (D) 400 Days
25. In Co-operative Society \_\_\_\_\_ is not allowed.
- (A) Meeting (B) Proxy  
(C) Voting (D) Audit



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26. An enquiry can be ordered for the Registrar. Which of the following is an untrue statement?  
(A) On his own accord  
(B) On an enquiry report of Vigilance Officer  
(C) On an application of the affiliated Society  
(D) On application from the nearby Society
27. Sec 28 A of the Kerala Co-operative Societies Act, 1969 provides for reservation of \_\_\_\_\_ of the total seats for women members in the Committee of every Co-operative Society  
(A) 1 (B) 2  
(C) 3 (D) 4
28. "The Peoples Bank of Northern India" is a book authored by :  
(A) William king (B) Dupernix  
(C) Nicholson (D) Hendri Fayol
29. Which is the Headquarter of the All India Federation of Co-operative Spinning Mills?  
(A) Delhi (B) Chennai  
(C) Kolkata (D) Mumbai
30. Final Authority of the society shall vest in :  
(A) Managing Committee (B) Executive Committee  
(C) General Body (D) Representative General Body
31. The Co-operative Arbitration Court entertains :  
(A) Only monetary issue  
(B) Only non-monetary issues  
(C) Both monetary and non-monetary issues  
(D) Monetary issues upto Rs. 1,00,000 and non- monetary issues
32. Mutually Aided Co-operative Societies Act is prevailing in the State of :  
(A) Andhra Pradesh (B) Gujarat  
(C) Kerala (D) Tamil Nadu
33. Rules 16 to 20 of the Kerala Co-operative Societies Rules prescribes two procedures for getting :  
(A) Identity Card (B) Membership  
(C) Registration (D) None of these
34. In Milk Producers Co-operative Societies, the value of milk is on the basis of the \_\_\_\_\_ of the milk.  
(A) Volume (B) Water content  
(C) Weight (D) Quality



35. An officer appointed by the Registrar as per Sec. 72 of the Kerala Co-operative Societies Act, 1969, for realization of assets and settlement of liabilities of a Co-operative Society is called :
- (A) Official Assignee (B) Amicus Curie  
(C) Liquidator (D) Receiver
36. On completion of the audit of the Society, the Auditor shall submit \_\_\_\_\_ or report to the Registrar in the form prescribed by the Registrar.
- (A) An Audit Certificate (B) An Audit Memorandum  
(C) An Audit Notebook (D) An Audit Manual
37. The first Land Development Bank in the Co-operative Sector in our country was set up in :
- (A) Rajasthan (B) Uttar Pradesh  
(C) Punjab (D) Kerala
38. In a Co-operative Society, the maximum shares held by a member shall not exceed :
- (A) 1/4<sup>th</sup> of total Share capital  
(B) 1/5<sup>th</sup> of total Share capital  
(C) 2/5<sup>th</sup> of the Share capital  
(D) 1/4<sup>th</sup> of total share capital or Rs. 5,000 whichever is less
39. Which is the upper limit of dividend that can be paid to members of a Co-operative Society as per Kerala Co-operative Societies Act, 1969?
- (A) 25% (B) 20%  
(C) 15% (D) 10%
40. Co-operation is included in the \_\_\_\_\_ schedule of Indian constitution.
- (A) V (B) VI  
(C) VII (D) IX
41. The KSCHF was registered on :
- (A) 23.9.1970 (B) 23.9.1971  
(C) 23.9.1972 (D) 23.9.1973
42. Rule 63 of the Kerala Co-operative Societies Rules describes :
- (A) Writing off bad debts and losses 4 years  
(B) Director of Co-operative Audit  
(C) Qualification of an Auditor  
(D) Maintenance of fluid resources by Societies
43. The \_\_\_\_\_ implemented the "Operation Flood Programme".
- (A) NCDC (B) NCHF  
(C) HDFC (D) NDDB



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44. COINS related to :
- (A) Educational Co-operative Society      (B) Consumer Co-operative Society  
(C) Insurance Co-operative Society      (D) Credit Co-operative Society
45. The shortcomings in the Act of 1904 were removed by another legislation known as :
- (A) The Model Cooperative Act  
(B) Co-operative Societies Act of 1912  
(C) Constitution Amendment Bill  
(D) Kerala Co-operative Societies Act of 1969
46. Dividend is set apart from :
- (A) Gross Profit      (B) Net Profit  
(C) Sales Proceeds      (D) Divisible Profit
47. Which has jurisdiction over the whole of the State?
- (A) Federal Society      (B) Apex Society  
(C) Central Society      (D) Primary Society
48. RAIDCO is engaged in the distribution of \_\_\_\_\_ machinery.
- (A) Ayurvedic      (B) Arecanut  
(C) Agro      (D) Meat Processing
49. 'Kaira District Co-operative Milk Producers' Union', popularly known as Amul in the state of :
- (A) Uttar Pradesh      (B) Punjab  
(C) Maharashtra      (D) Gujarat
50. Trading in a Consumer Co-operative Store is normally :
- (A) On cash basis  
(B) On cash basis for non-members and credit facilities for members  
(C) Credit for members and non-members  
(D) Cash for members
51. For calculating trend percentages any year is selected as :
- (A) Assessment year      (B) Previous year  
(C) Current year      (D) Base year



52. Find out the cost of sales from the following information :
1. Net sales ₹ 15,00,000
  2. Indirect expenses ₹ 3,00,000
  3. Gross profit ₹ 2,00,000
- (A) ₹ 12,00,000 (B) ₹ 10,00,000  
(C) ₹ 13,00,000 (D) ₹ 17,00,000
53. The risk associated with a project and the way by which it is categorised by a well diversified investor is :
- (A) Beta risk (B) Gama risk  
(C) Expected risk (D) Industry risk
54. The compound rate at which a firm has to earn return on its investment in order to pay reasonable return to the investors of fund as in the form of interest and /or dividend is called :
- (A) Capital cost (B) Flotation cost  
(C) Procurement cost (D) Cost of capital
55. The very purpose for which an organisation is existed is called :
- (A) Vision (B) Strategy  
(C) Mission (D) Policies
56. What is the foundation of blue ocean strategy?
- (A) Value chain (B) Value innovation  
(C) Value creation (D) Value cost trade-off
57. What is the activity, set of institutions, and process for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners and society at large?
- (A) Marketing (B) Market  
(C) Selling (D) Advertising
58. When business concerns make marketing decisions by considering consumer's wants and the long-run interests of the concerns, consumer and the general public, they are practicing which of the following principles?
- (A) Niche marketing (B) Innovative marketing  
(C) Consumer-oriented marketing (D) Societal marketing
59. In an accounting system, document which supports journal entries is classified as :
- (A) Source document (B) Journal  
(C) Ledger (D) Audit report

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60. Difference between final sales value and separable costs is equal to :
- (A) Profit margin (B) Net realisable value  
(C) Gross realisable value (D) Gross margin
61. A simultaneous purchase and sale of foreign exchange for two different dates is known as :
- (A) Currency devaluation (B) Currency swap  
(C) Currency arbitrage (D) Change currency
62. What is Pradhan Mantri Suraksha Bima Yojana (PMSBY)?
- (A) Educational Insurance Cover (B) Industrial Insurance Cover  
(C) Life Insurance Cover (D) Accidental Insurance Cover
63. Which one of the following is not an object of Atal Pension Yojana (APY)?
- (A) Fixed pension is paid on attaining age of 80 years  
(B) Fixed pension is paid on attaining age of 60 years  
(C) Encourage workers to voluntarily save for their retirement  
(D) Provide social security to the unorganised sector
64. "Repo Rate" refers to the rate at which :
- (A) Bills are discounted by RBI  
(B) RBI borrows short-term money from the markets  
(C) Banks keep the money with RBI  
(D) The rate at which commercial banks should lend money to RBI
65. Minimum Alternate Tax (MAT) U/s 115 JB of the Income Tax Act is applicable on :
- (A) All types of companies (B) Certain companies  
(C) Partnership firms (D) Association of persons
66. The first man who advocated the view that the management should and can be taught is :
- (A) Mary Parker Follet (B) Elton Mayo  
(C) Henri Fayol (D) Harold Koontz
67. Espirit de corps means :
- (A) Customer beware (B) Service is our moth  
(C) Product is our strength (D) Union is strength
68. A system of co-operative activities of two or more persons is called :
- (A) Central (B) Organisation  
(C) Co-ordination (D) Management

69. Goals, aims, purposes, mission and targets are collectively called :
- (A) Strategies (B) Rules  
(C) Objectives (D) Vision
70. The subordinate is given with the authority to do all the functions in the department is called :
- (A) Work allocation (B) General delegation  
(C) Specific delegation (D) Formal delegation
71. The concept of management accounting was coined by :
- (A) R.L. Gupta (B) R.N. Anthony  
(C) James H. Bliss (D) J. Batty
72. GST is a consumption of goods and service tax based on :
- (A) Development (B) Destination  
(C) Duration (D) Destiny
73. Examining of past performance, exploring alternative and planning future is :
- (A) Deciding (B) Exploring  
(C) Alternating (D) Learning
74. Graph which plots series of successive observations of specific procedure, operation or step at regular time interval is called :
- (A) Control chart (B) Pareto diagram  
(C) Pie chart (D) Gantt chart
75. The difference between the price that consumers pay and the price that they are willing to pay :
- (A) Consumer satisfaction (B) Consumer orientation  
(C) Consumer surplus (D) Consumer protection
76. The practice where only extra-ordinary or non-routine matters are referred to the top management and all routine and day to day matters are handled at lower level management can be called :
- (A) Management by Objectives (B) Management by Accounting  
(C) Management by Efficiency (D) Management by Exception
77. International capital market is also called :
- (A) Euro Market (B) Money Market  
(C) Dollar Market (D) Pound Market



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78. The tax that a business pays on a purchase and that it can use to reduce its tax liability when it makes a sale is called :
- (A) Tax pyramiding (B) Cascading effect  
(C) Input tax credit (D) Tax holiday
79. In cash flow estimation, the depreciation shelters company's income from :
- (A) Taxation (B) Discounts  
(C) Salvages (D) Expansion
80. Contingencies and Events occurring after Balance Sheet date are dealt with :
- (A) AS 1 (B) AS 4  
(C) AS 6 (D) AS 12
81. When a person legally exploits the tax system to reduce tax liabilities, it is called :
- (A) Tax Evasion (B) Tax Management  
(C) Tax Avoidance (D) Tax reduction
82. The situation where the aggregate of the par value of its shares and debentures exceeds the true value of its fixed assets is called :
- (A) Over capitalisation (B) Optimum capital mix  
(C) Under capitalisation (D) Negative capitalisation
83. AIIRR (International Rate of Return) , the PI (Profitability Index) is :
- (A) Zero (B) One  
(C) More than one (D) Less than one
84. A retroactive arrangement between two parties who have no previous obligations to one another :
- (A) Illegal contract (B) Valid contract  
(C) Fake contract (D) Quasi contract
85. Name the present governor of RBI :
- (A) Urjit Patel (B) Reghuram Rajan  
(C) Shaktikanta Das (D) Nirmala Sitharaman
86. The types of goodwill where the customers are more loyal to a brand or company name :
- (A) Cat Goodwill (B) Dog Goodwill  
(C) Rat Goodwill (D) Rabbit Goodwill

87. A primary market offer to the existing shareholders to buy additional shares of the company on a pro-rata basis within a specified date at a discounted price than the current market price is called :
- (A) Bonus share (B) Right share  
(C) Equity share (D) Preference share
88. That portion of subscribed capital which remains uncalled except in case of winding up or at the time of liquidation is called :
- (A) Risk capital (B) Balanced capital  
(C) Capital Reserve (D) Reserve capital
89. The minimum number of shares a person must own as provided in the company, in order of quality to become a director of the company is called :
- (A) Qualification shares (B) Founders shares  
(C) Promoters shares (D) Hybrid shares
90. What is the excess of net assets over consideration paid?
- (A) Reserve capital (B) Security Premium  
(C) Capital Reserve (D) Goodwill
91. Name the application of ICT for delivering Government services to citizens in a convenient, efficient and transparent manner. The objective is to ensure that the services of the Government reach the public promptly and effectively :
- (A) e-Governance (B) e-Business  
(C) e-Commerce (D) e-banking
92. Global System for Mobile (GSM) is a globally accepted standard for digital cellular communication that is created first time in which generations of mobile communication :
- (A) First Generation networks (B) Second Generation networks  
(C) Third Generation networks (D) Fourth Generation networks
93. Full form of SIM is :
- (i) Subscription Identification Mobile  
(ii) Subscriber Identity Mobile  
(iii) Subscriber Identification Module  
(iv) Subscriber Identity Module
- (A) Both (i) and (ii) are correct (B) Both (ii) and (iii) are correct  
(C) Both (iii) and (iv) are correct (D) Both (i) and (iv) are correct



94. Real-time exchange of text messages between two or more persons over Internet is termed as :
- (A) e-Content (B) e-Text  
(C) e-Books (D) Online chat
95. Information Technology Act 2000 is amended in which year :
- (A) 2001 (B) 2002  
(C) 2008 (D) 2010
96. Section 66E of IT Act 2000 and IT Amendment comprises:
- (A) Punishment for violation of privacy  
(B) Punishment for identity theft  
(C) Punishment for cyber terrorism  
(D) Tampering with computer source code
97. The compulsive desire or excessive enthusiasm to check or accumulate news and information, typically via mobile phone or computer. Constantly checking e-mails, social networking sites, online news, etc. are the symptoms :
- (A) Isolation (B) Depression and anxiety  
(C) Lack of attention (D) Infomania
98. The small text files used by browsers to remember our email id's, user names, etc are known as :
- (A) Cookies (B) Bookmarks  
(C) Clipboard (D) Folders in Computer
99. An application software for accessing the World Wide Web. It is used to navigate through web pages in the World Wide Web :
- (A) Website (B) Webpage  
(C) Web browser (D) Web server
100. A challenge-response test in the form of an image of distorted text the user must enter that to determine whether the user is human or an automated bot :
- (A) Cache (B) Chat  
(C) Cookie (D) Captcha
-