CSEB Junior Clerk 2023 June 11



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1. He (use to) smoke when he was a college student.



Solution

Here used to is used because it is about past.

We use used to + infinitive to talk about a past situation that is no longer true. It tells us that there was a repeated action or state in the past which has now changed.

2. He (dare to) challenge the leadership.

A	dare
B	dared
С	will dare
D	none of these

Solution

Dare as a main verb can also mean 'to be brave enough to do something'. In this sense, it can be used as an ordinary main verb which can be followed by a to-infinitive. Here dared is used as it is about a past incident.

3. He (need) pay only first term fees.



Solution

Here option a is the correct answer

Present tense of need is need itself.

4. Having (win) first rank in the exam, he got a good job.

A	win
B	winning
С	won
D	none of these

Solution

Here won is the correct answer. Here past tense is used , as second part of the sentence is in past tense.

5. He has decided (return) the car next week

A	return
B	to return
С	for returning
D	none of these

Solution

to return is the correct answer as it is about a decision to be taken place in

future

6. Arun (play) cricket every day.



Solution

Here simple present should be used as the action repeats in every day.

He is singular, so, s should be added to the verb.

So, plays is the correct answer

7. The stars (shine) at night.



Solution

Stars is plural and simple present is used here. So, shine is the correct answer.

8. He (have) his dinner at 7.30

A	has
B	having
С	have
D	none of these
Soluti	on

Here singular is used , so, has is used.

9. He (write) a report now.



Solution

Here, present continuous tense is used as 'now' is specified in the sentence.

Present continuous tense of write - 'is writing'.

So, option B is the correct answer..

10. I (hear) someone speaking

A	hear
B	am hearing
С	am to hear
D	none of these

Solution

Option A is the right answer as simple present form of hear is used .

11. All books are ____ my table.



Solution

Here 'on' is used before ' my table'.

If something is "on the table" it means that it is on top of the table. Here book are on the top of the table.

12. A stranger is waiting _____ the gate



Solution

AT is the correct answer because we use 'at' as preposition infront of gate.

13. Synonymn of "Lessen" :



Solution

- Decrease is the correct answer.
- Lessen means decrease.
- Synonyms of lessen : reduce, make less, minimize, decrease, allay.
- Antonyms of lessen : increase, grow, magnify

14. Synonymn of remote:

A	near
B	distant
С	by the side
D	none of these

Solution

B is the correct answer.

Remote means far apart or far distant in space or situated at some distance away.

Synonyms of remote are: distant. faraway. far-flung. far-off. inaccessible. isolated. lonely.

15. Antonym of tender:



Solution

Tender means having a soft or yielding texture :,easily broken, cut, or damaged , delicate, fragile.

Antonym of tender is hard or rough.

Here option A is the answer.

16. Antonym of wisdom:



Solution

Opposite of wisdom is folly.

Synonyms of wisdom : sagacity, sageness, intelligence, understanding, insight

Antonyms of wisdom : stupidity, folly.

17. Choose the correct meaning of perse:



Solution

Perse means by or on itself or themselves.

Here, by itself is the correct answer.

in itself, of itself, by itself, intrinsically etc are synonyms of perse.

18. Find the correct meaning of ultra virus:



Solution

Ultra virus means acting or done beyond one's legal power or authority.

Example: His actions in entering into a contract with the Government were ultra virus, and therefore the contract was void.

Here option b is the right answer.

19. Choose the correct question tag : Let us have some freedom.



Solution

correct answer is option b. shall we will be in the question tag when the sentence start with let us.

20. Choose the correct question tag: Let me show you how to draw it,



Solution

Shall I is used here when the sentence start with let me.

21. Who was the first cooperation minister of kerala?



Solution

Joseph Mundassery is the first cooperation minister of Kerala from 1957 tob1959.

He is the first vice chancellor of Cochin University.

V. N. Vasavan is the present cooperative minister of Kerala.

22. How many Grama Panchayaths are in Kerala?



Solution

Kerala State has 941 Grama Panchayats, 152 Block Panchayats, 14 District Panchayats, 87 Municipalities and 6 Corporations. Valapattanam is the smallest panchayath in Kerala. Peringammala is the largest panchayat in Kerala,

23. Who is the father of lather of local self government?



Solution

Lord Rippon was the British viceroy of India from 1881-1884. His resolution of 1882 was considered as the 'Magna Carta' of local selfgovernment. He is called as the father of local-self government in India.

24. Who is the Union minister for Education?



Solution

Dharmendra Pradhan is the Union Minister of Education.

He is also the Minister of Skill Development and Entrepreneurship in the Government of India.

V. Sivankutty is the present education minister of Kerala.

25. How many Union Territories are there in India?



Solution

There are 8 union territories in India.

Union Territories :

Ladakh

Jammu and Kashmir

National Capital Territory of Delhi



Andaman and Nicobar

Puducherry

Lakshadweep

Dadra and Nagar Haveli & Daman and Diu

26. NRI Day is celebrated on:



Solution

The Non-Resident Indian Day or also known as the Pravasi Bhartiya Divas is celebrated every year on 9th January every year.

The aim of the event is to strengthen the engagement of the overseas Indian community with the Government of India and reconnect them with their roots. On 9 January 1915, Mahatma Gandhi came to India from South Africa and became the greatest Pravasi who led India's Freedom Struggle and made India free from British or colonial rule. Its objective is to

provide an open platform for NRIs to express their feelings, outlooks and

perceptions about India. To create a network of NRIs in all the countries of

the world and connect the younger generation with immigrants. Pravasi

Bharatiya Divas Convention is held in New Delhi. Regional Pravasi

Bharatiya Divas is organised outside India. 2015 marked 100 years of the return of Mahatma Gandhi. At the convention of PBD, awards are given to the deserving ones. PBD's main aim is to connect the Indian Diaspora.

27. Who is the CDS of India?



Solution

The Chief of Defence Staff of the Indian Armed Forces is the professional head and permanent Chairman of the Chiefs of Staff Committee of the Indian Armed Forces. The first Chief of Defence Staff was General Bipin Rawat. He took office on 1 January 2020. Rajnath Singh (born 10 July 1951) is an Indian politician serving as the Defence Minister of India. He is currently the Deputy Leader of the House Lok Sabha.

28. The first elected President of Constituent Assembly of India?



Solution

The Constituent Assembly of India, consisting of indirectly elected representatives, was established to draft a constitution for India (including the now-separate countries of Pakistan and Bangladesh). The constituent assembly was formed with 389 members. The first session of the constituent assembly was held on 9th December 1946. Dr Sachchidananda Sinha was elected as the interim president since he was the oldest member of the assembly.

29. The constitutional amendment through which fundamental duties were incorporated to Indian constitution?



Solution

Fundamental Duties were incorporated in the Constitution by 42nd amendment act, 1976 upon the recommendations of Saran Singh Committee. Prior to the 86th Amendment to the Constitution in 2002, there were 10 Fundamental Duties, however, the amendment added one more duty to the list of fundamental duties. Citizens are morally obligated by the Constitution to perform these duties. The fundamental duties are contained

in Art. 51A.

30. Sariska Tiger Reserve is located at:



Solution

Sariska Tiger Reserve is located in Alwar district of Rajasthan. This area was a hunting preserve of the Alwar state and was declared a wildlife reserve in \$1955 .\$ It was given the status of a tiger reserve in 1978 and declared a national park in \$1990 .\$ It is the first reserve in the world to have successfully relocated tigers.

31. Head Quarters of Border Road Organization is at:



Solution

The Border Roads Organisation is a statutory body under the ownership of the Ministry of Defence of the Government of India.

BRO develops and maintains road networks in India's border areas and friendly neighboring countries.

BRO Head Quarters is at New Delhi.

32. Oral Rehydration Therapy was discovered by which Indian doctor?



Solution

Oral rehydration therapy is a type of fluid replacement used to prevent and treat dehydration, especially due to diarrhea. It involves drinking water with modest amounts of sugar and salts, specifically sodium and potassium.

Dilip Mahalanabis (12 November 1934 – 16 October 2022) was an Indian paediatrician known for pioneering the use of oral rehydration therapy to treat diarrhoeal diseases.

33. Father of super computer is:



Solution

Seymour Roger Cray was an American electrical engineer and supercomputer architect who designed a series of computers that were the fastest in the world for decades, and founded Cray Research which built many of these machines. Called "the father of supercomputing", Cray has been credited with creating the supercomputer industry.Joel S. Birnbaum, then chief technology officer of Hewlett-Packard, said of him: "It seems impossible to exaggerate the effect he had on the industry; many of the

things that high performance computers now do routinely were at the

farthest edge of credibility when Seymour envisioned them."Larry Smarr,

then director of the National Center for Supercomputing Applications at

the University of Illinois said that Cray is "the Thomas Edison of the

supercomputing industry."
34. The part of computer that does arithmetical calculations:



Solution

An arithmetic logic unit (ALU) is a digital circuit used to perform arithmetic and logic operations. It represents the fundamental building block of the central processing unit (CPU) of a computer. Modern CPUs contain very powerful and complex ALUs. In addition to ALUs, modern CPUs contain a control unit (CU)

35. Study and treat of disorders of liver:



Solution

Hepatology is the branch of medicine that incorporates the study of liver, gallbladder, biliary tree, and pancreas as well as management of their disorders.

The term hepatology is derived from the Greek words "hepatikos" and "logia," which mean liver and study.

36. Blood groups discovered by:



Solution

Karl Landsteiner was an Austrian biologist, physician, and immunologist. He distinguished the main blood groups in 1900, having developed the modern system of classification of blood groups from his identification of the presence of agglutinates in the blood, and identified, with Alexander S. Wiener, the Rhesus factor, in 1937, thus enabling physicians to transfuse blood without endangering the patient's life.

With Constantin Levaditi and Erwin Popper, he discovered the polio virus

in 1909. He received the Aronson Prize in 1926. In 1930, he received the

Nobel Prize in Physiology or Medicine. He was posthumously awarded the

Lasker Award in 1946, and has been described as the father of transfusion

medicine.

37. Who won golden boot award in FIFA worlcup 2022



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D Emiliano Martinez
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Solution

Kylian Mbappe won the Golden Boot award in the 2022 FIFA Football World Cup tournament with 8 goals. The Golden Boot is the award given to the player who scores the most goals in World Cup football. Lionel Messi has won the Golden Ball Award 2022, which is given to the best player in World Cup football. 2022 FIFA Football World Cup Young Player of the Year - Enzo Fernandez 2022 FIFA Football World Cup Golden Glove Winner - Emilio Martinez

38. Tiger Woods related to:



Solution

Tiger Woods is one of the all-time greatest Golf-player in the world. He belongs to the United States of America. He has won the Masters Tournament five times, the US Open three times, the PGA Championship four times, and the British Open three times. With 82 PGA Tour wins, Woods is tied with Sam Snead for most all-time career victories. In 2000, Tiger Woods won six continuous events on the PGA Tour, which was the longest winning streak since Ben Hogan in 1948

39. Sofia is the capital of:



Solution

Sofia is the capital of Bulgaria.

Sofia is the capital and largest city of Bulgaria.

Currency of Bulgaria - Lev

President of Bulgaria : Rumen Radev

Prime Minister of Bulgaria : Boyko Borisov

40. Ezhuthachan award 2022 was awarded to:



Solution

First recipient of Ezhuthachan award - Sooranad Kunjan Pillai First women to receive Ezhuthachan Award - Balamaniamma prize money of Ezhuthachan Award - Rs 50000

41. In a 11 consecutive numbers, middle number is 28, then what is the sum of the numbers:



Solution

As middle number is 28 and total number is 11, there will be 5 nubers before and after 28.

28 **-** 5 = 23

23 + 24 + 25 + 26 + 27 + 28 + 29 + 30 + 31 + 32 + 33 = 308

42. N5V, K7T, H 10 R, E 14 P, ?



43. Anu went 4 km to the North and then 7 km to the East . Then again went 1 km to the North and then went 5 km to the East. How far is he from where he started his journey?

A	17km
B	10km
С	13 km
D	12 km

Solution

Required Distance = $\langle \operatorname{sqrt} \{(4+1)^{2}\} \rangle + \operatorname{sqrt} \{(7+5)^{2}\} \rangle$

 $((sqrt{5^{2}+12^{2}}))$

 $(\operatorname{sqrt}{25+144}) = (\operatorname{sqrt}{169} = 13 \text{ km})$

44. Find the next term in the series: 1, 4, 13, 40, 121, _____



Solution

(4*3) + 1 = 13(13*3) + 1 = 40(40*3) + 1 = 121(121*3) + 1 = 364

45. Raman is standing facing North-West. First he turns 45 degree in the clockwise direction and again 135° in same direction. Then he turns
90 in anti clockuice direction and again 180 in same direction. Find the direction where Raman is facing?

A	north
B	north west
С	south west
D	south east

Solution

South west is the correct answer.

46. Find the wrong number in the series: 5, 6, 14, 40, 89, 170, 291,



Solution

$$(5+1^{2} = 6)$$

 $(6+3^{2} = 15)$
 $(15+5^{2} = 40)$
 $(40+7^{2} = 89)$
 $(40+7^{2} = 89)$

 $(89 + 9^{2}) = 170)$

$(170 + 11^{2} = 291)$

So the wong no is 14.

47. find the next number in the series : 1, 3, 6, 8, 16, ?



16 + 2 = 18

48. DXP, GWN, JVL, MUJ,



Solution

ആദ്യത്തെ അക്ഷരങ്ങൾ :

D+3=G, G+3=J, J+3=M, M+3=P

രണ്ടാമത്തെ അക്ഷരങ്ങൾ :

X-1=W, W-1=V, V-1=U, U-1=T

അവസാന അക്ഷരം :

P-2=N, N-2=L, L-2=J, J-2=H

വിട്ടഭാഗത്ത് ചേർക്കാവുന്ന അക്ഷരങ്ങൾ :

M+3 = P

U-1 = T

J - 2 = H

=PTH

49. Find the odd one : 100, 144, 64, 16, 196



Solution

64 is the correct answer

64 is square and cube but all others are only squares.

50. Find the missed number:

46,33 :256

- 69,42:441
- 79,38 : ?



Solution

729 is the correct answer.

 $(((4+6)+(3+3))^{2} = 256))$

 $(((6+9)+(4+2))^{2} = 441))$

$$(((7+9)+(3+8))^{2} = 729))$$

51. Find the set among the following which is like the given set : (42, 68, 94, 120)



Solution

Option C is the right answer.

Difference between two consecutive numbers in this series is 26.

So, here option C is similar to the given series.

52. From the given alternatives select the word which can't be formed using the letters of the Word ROTARYBLUES:

A	STAY
B	LOTUS
С	TABLET
D	BUTLER
Solution	n

Two 'T' cannot be formed from the word ROTARYBLUES

53. How many 8's followed by an even number and preceded by an odd númber:





Solution

8's followed by an even number and preceded by an odd númber:784, 386, 784, 382

Here 4 is the correct answer.

54. Arrange the following words in a meaningful order:

1. serve 2. vegetables 3.package 4. prepare 5. store 6. cut



Solution

Order is : 2,6,4,3,5,1

vegetables, cut, prepare, package, store, serve

55. It took 20 minutes to fill the tank through Pipe A. 30 minutes to fill the tank through Pipe B, and 1 hour to fill the tank through Pipe C. How long time will it take to fill the tank if three pipes are opened together?



Solution

Option A is the correct answer.

Pipe C takes 1 hour = 60 minutes

Let total work = 60 (60 can be divided by 20,30 and 60)

Efficiency of :

Pipe A =
$$(\{60\} \{20\}) = 3$$

pipe B =
$$\langle \operatorname{ac} \{30\} \{60\} \rangle = 2$$

pipe C =
$$(\{60\} \{60\}) = 1$$

When three pipes are open together, time by which tank will be filled = $\langle \frac{60}{6} \rangle = 10$ minutes.

56. A,B,C,D,E and F are standing in a circle . B, is in between F and C . A is in between E and D . F also stands to the left of D . Who is in between A and F :?







57. A job can be completed in 16 days if you work for 9 hours a day. If the working hours are reduced to 8 hours, how many more days are required?

A	3 days				
B	2 days			R	
С	4 days				
D	1 day				

Solution

Total days needed if working hours reduced to $8 = \langle \text{frac} \{16 \setminus 16 \} \}$

= 18) days

Total hours needed if working hours is 9 = 16 days

Extra days needed if working hours reduced to 8 hours = 18-16 = 2 days

58. In a code language if TOM is written as 48 and DICK as 27, how can HARIS be written?



Solution

Add numbers' position t, that is :

TOM = 20+15+13 = 48 DICK = 4+9+3+11 = 27

HARIS = 8+1+18+9+19 = 55

59. 1992 January 1 comes on Wednesday. Then on which day 1998 January 1 comes?

A	Monday
B	Wednesday
	Thursday
	Thursday
D	Friday

Solution

In this question,

1992 january 1-wednesday

1992 December 31-thurday (leap year)

1993 January 1-friday

1993 December 31-friday

1994 January 1 -saturday

1995 January 1 - Sunday

1996 January 1 - Monday

1997 January 1 - Wednesday (1996 is leap year)

1998 January 1 - Thursday

60. RAT:UXW:: TOG :



Like that : (T+3), (O-3), (G+3) = WLJ

61. The ICA revised the Co-Operative Principles for the _____ in 1995



Solution

A research study of cooperative principles and values was done by

Swedish co-operator - Sven ake.

As a result in 1992 ICA conducted a Congress which was held in Tokyo, Japan.

In that Congress New Cooperative principles were Reformed again.

62. The Sivaraman Committee was constituted in the ____ Five Year Plan which recommended the establishment of NABARD.

A	sixth
В	fifth
С	seventh
D	fourth

Solution

CRAFICARD Committee or Sivaraman committee was appointed by RBI. Sivaraman committee recommended the formation of NABARD. Chairman of this committee was B. Sivaraman.

63. The first dairy Co-operative Society was registered in



Solution

The first diary cooperative society was registered in 1913.

Katra Cooperative Society is the first diary cooperative society. It is situated in Allahabad, U.P.

64. The NCCT was set up in



Solution

National council for cooperative training was established in 1976 by the recommendation of Swaminadhan committee.

Head quarters of NCCT is at New Delhi.

Apex body of NCCT is VAMNICOM.

65. The National Dairy Development Board Act was passed in :



Solution

The National Dairy Development Board Act was passed on November 15th 1987 to constitute a board by name National Dairy Development Board.

NDDB was registered in 1965.

Head Quarters of NDDB is in Anand, Gujarat.

66. NCCF was set up on



Solution

NCCF was set up and administered under Multi state cooperative Socities Act 2002.

Head quarters of NCCF is in New Delhi.

NCCF started functioning in 1966.
67. The Kerala State Co-operative Housing Federation (KSCHF) was registered on



Solution

Kerala State Cooperative Housing Federation was registered in 23-09-

1970 and started functioning in 24-09-1970.

Head quarters of KSCHF is at Kochi.

KSCHF is also known as Housefed.

68. KRIBHCO was incorporated on



Solution

Krishak Bharati Cooperative Ltd (KRIBHCO) deemed to be registered under the Multi State Cooperative Societies (MSCS) Act , 2002

KRIBHCO was incorporated on 17th April 1980

Head- quarters is located at KRIBHCO Bhawan, A - 10, Sector - 1,

Noida, India

69. National Co-Operative Agriculture and Rural Development Banks Federation was registered on:



Solution

National Co-Operative Agriculture and Rural Development Banks

Federation was registered on 6th October 1960.

70. The first Co-operative land mortgage bank was established in 1920 at



Solution

Land Development Bank is a quasi - commercial type that provides services such as accepting deposits, making business loans etc. Land Development Bank was earlier known as Land Mortgage Bank. The first Co-operative land mortgage bank was established in 1920 at Jhang in Punjab.

71. The first District Co-operative Bank was established at



Solution

A District Co-operative Central Bank is a rural cooperative bank operating at the district level in various parts of India.

It was established to provide banking to the rural hinterland for the agricultural sector with the branches primarily established in rural and semi-urban areas.

The first District Co-operative Bank was established at Akola in

Maharashtra.

72. ----- is the birth place of land mortgage banking



Solution

Germany is the cradle of credit co-operation.

Germany is the birth place of land mortgage bank.

Land mortgage banks are also known as depression babies

73. NCCT was recommended by :



Solution

NCCT was established in the year - 1976.

NCCT is an autonomous society registered under THE SOCIETIES REGISTRATION ACT 1860.

Objective of NCCT is to organise need based training program and facilitate, the process of human resource development for co operative training .

It was recommended by the swaminathan committee in 1974

74. Apex society means a _ society.



Solution

"Apex society" means a co-operative society whose membership includes central societies.

Sec 2 (a) in KCS Act 1969 defines apex society.

Apex society means a society have the whole of the state as its area of operation .

75. Banking regulation act was made applicable to co-operative banks with effect from :

A	16-03-1949
B	1-03-1966
С	16-03-1965
D	1-04-2020

Solution

The Banking Regulation Act, 1949 is a legislation in India that regulates all banking firms in India. Passed as the Banking Companies Act 1949, it came into force from 16 March 1949 and changed to Banking Regulation Act 1949 from 1 March 1966.Banking regulation act was made applicable to co-operative banks with effect from March 1st 1966.

76. In _ the Regional Rural Banks Act was passed in India.



Solution

Regional Rural Banks Act was passed in 1976 which aimed to set up RRBs to provide sufficient banking and credit facility for agriculture and other rural sectors. Rural banking institutions are playing a very important role for all-round development of rural areas of the country. In order to support the rural banking sector in recent years, Regional Rural Banks have been set up all over the country with the objective of meeting the credit needs of the most under privileged sections of the society. These

Regional Rural Banks (RRBs) have been receiving a high degree of

importance and attention in the rural credit system.

77. The Quality of governance in Co-operative Societies will improve if right persons are elected to the board and they are duly supported by



Solution

Cooperative society means a cooperative society registered or deemed to be registered under KCS Act 1969. The board of directors is a panel of people elected to represent the members of a co-operative. They are in charge of the co-operative's daily business and make most of the decisions for the general operation of the co-operative. The Quality of governance in

Co-operative Societies will improve if right persons are elected to the

board and they are duly supported by professionals.

78. Which of the following is not the stakeholder of PACs?



Solution

The full form of PACS is Primary Agricultural Credit Societies.

PACS is the ground-level co-operative society that helps on credit to the farmers for the various agricultural and farming activities by providing agricultural, short-term, and medium-term purpose loan requirements to its members.

Depositors, creditors and employees are stakeholders of PACs.

^{79.} ____ is the system by which co-operatives are directed and controlled.



Solution

Cooperative governance is the system by which cooperatives are directed and controlled.

Cooperative management is the system by which day to day activities and operations of cooperatives.

Here option A is the correct answer.

80. Co-operative banks accept uncollaterised public funds in fiduciary capacity as:

A	trustee
B	custodian
С	trustee and custodian
D	agent

Solution

When the customer deposits securities or other valuables with the banker for safe custody, then the banker will be trustee and customer will be beneficiary. So, here cooperative banks accept uncollarised public funds as a trustee or custodian.

81. The short term co-operative credit structure function as :



Solution

The short term cooperative credit structure function as federal structure. Federalism is a system of government in which powers have been divided between the centre and its constituent parts such as states or provinces. It is an institutional mechanism to accommodate two sets of politics, one at the centre or national level and second at the regional or provincial level.

82. Which of the following is not a basic member right?



Solution

Elect and remove chairman is not a basic member right.

Sec 2 (1) of KCS Act 1969 defines member.

Member is a person joining in the application for the registration of a cooperative society or a person admitted to membership after such registration in accordance with the Act, the Rules and the bye-laws and include a nominal or associate member.

^{83.} _____ is the link between the governing body and the team of officials incharge of execution of policies and day to day administration.



Solution

Chief Executive Officer is the link between the governing body and the team of officials incharge of execution of policies and day to day administration.

Sec 2 (da) of KCS Act 1969 defines Chief Executive. Chief Executive includes an officer of the state government or an employee of any other institution or cooperative society.

84. KCC can be used for financing :



Solution

KCC stands for Kissan Credit Card.

The Kisan Credit Card (KCC) scheme was introduced in 1998 for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that farmers may use them to readily purchase agriculture inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs.

85. Registration fee for the registration of a co-operative society having more than one taluk but less than one district as its area of operation shall be Rupees:

A	10000
B	5000
С	4000
D	2000

Solution

Sec 7 of KCS Act deal with Registration.

Registration is compulsory for a cooperative society.

Registration fee for a cooperative society with area of operation within one taluk is Rs 2000/-

Registration fee for the registration of a co-operative society having more

than one taluk but less than one district as its area of operation shall be Rs

4000/-

86. _ shall responsible for modifying the model bye-laws from time to time.



Solution

Rule 6 of KCS Act 1969 deal with model bye-laws.

Registrar shall responsible for modifying the model bye-laws from time to time.

Sec 3 of KCS Act 1969 deal with Registrar.

87. The resolution for amalgamation of insured co-operative banks shall be passed only with the prior approval of:



Solution

The Reserve Bank of India, abbreviated as RBI, is India's central bank and regulatory body responsible for regulation of the Indian banking system.

The Reserve Bank of India was established in 1935 following the Reserve Bank of India Act of 1934.

It is under the ownership of Ministry of Finance, Government of India.

88. According to Rule 15 a society is classified on the basis of its :



Solution

According to Rule 15 of KCS Rules a society is classified on the basis of its principal object.

Sec 15 deal with cancellation of registration certificates of societies in certai cases.

Rule 16 deal with conditions to be compiled with for admission for membership.

89. _____ shall notify the election of a co-operative society.



Solution

State Cooperative Election Commission shall notify the election of a cooperative society. The election to the representative GB of a co-operative society shall be done by State co-operative Election Commission(SCEC). The representative General body shall be costituted or re constituted once in five years and their term shall be co-terminus with that of the elected committee. Rule 34A deals with procedure regardig conduct of election to the representative General Body.

90. Rupees ______ shall be the maximum co-operative education fund.



Solution

Rupees 60000 shall be to the maximum education fund.

Custodian of Cooperative Education Fund is State Cooperative Union.

Custodian of Professional Education Fund is Registrar.

91. Attached movable properties of a defaulter can be: Sold through public auction after _____ days.



Solution

Attached movable properties of a defaulter can be sold through public auction after 15 days.

Sec 78 deal with attachment of property before award or order.

Attached movable properties of a defaulter can be: Sold through public auction after 15 days.

92. The Secretary of the Co-operative tribunal shall be under the control of :



Solution

Sec 81 deal with tribunal.

Head quarters of Tribunal : Thiruvananthapuram

Chief Executive of Tribunal : Deputy Registrar.

93. A member of a co-operative society may be expelled if he :



Solution

Sec 17 deal with expulsion of society.

Expulsion can be made by special general body meeting.

Any member acted against the interest of the society, he may be expelled.

94. _____ shall specity the individual maximum shareholding limit in a Cooperative society.



Solution

Government shall specity the individual maximum shareholding limit in a Co-operative society.

Sec 3 of KCS Act 1969 deal with Registrar.

Registrar is the guide for cooperatives.

95. For the withdrawal of share in the co-operative society the member must hold the share for a period of :



Solution

For the withdrawal of share in the co-operative society the member must hold the share for a period of three years.

Sec 24 deal with restriction on withdrawal of shares.

For the transfer of share in the co-operative society the member must hold the share for a period of three years.

96. Representative general body shall amendment bye-laws but not the provisions of the:



constitution of the representative general body



Solution

С

Sec 27 (2) deal with Representative General Body.

Period for Representative General Body is 5 years.

Minimum members in a Representative General Body is 50.

97. _____ seat in the managing committee of urban co-operative banks reserved for the depositors having deposit of ten thousand or more.



Solution

Admission of members and allotment of shares is the legitimate duty of management committee.

Registrar is the sole authority to supersede the committee of a society.

Period of managing committee is 5 years from the date of election.

98. Quorum for the meeting of managing committee is specified in:



Solution

Section 27(1)- the final authority of a society shall vest in the general body of its members. Section 28- appointment of committee. Section 29- annual general body



Solution

Election is conducted by State Cooperative Election Commission.

State Cooperative Election Commission shall fix the maximum and minimum limit of election expenses to be spent by societies.

Period of managing committee is 5 years from the date of election.

100. Special general body meeting shall be called by :



Solution

Sec 30 deals with Special General Body Meeting.

A Special general meeting may be called at any time by the chairman special or by a majority of the committee and shall be called within one month-on a requisition in writing of one-fifth of the members of the society of members the number of which is specified in the bye-laws for the purpose.

101. On the report of the registrar the government shall authorize the registrar to extend the period of administrator for afurther period of

•	
A	2 years
B	one year
С	three months
D	six months

Solution

On the report of the registrar the government shall authorize the registrar to extend the period of administrator for afurther period of one year.

Sec 3 deal with Registrar.

Registrar is the guide for cooperative society.

102. There are _____ elected members in the managing committee of StateCo-operative Union



Solution

Sec 89 deal with SCU.

The SCU shall consist of general body and managing committee.

There are 20 elected members in the managing committee of State Cooperative Union.
103. Along with the managing committee _____ shall have the power to call General Body of a society.



Solution

Managing committee, iniquiry officer, registrar and liquidator have the power to call general body of a society.

Sec 3 deal with Registrar.

Sec 72 deal with Liquidator.

104. The maximum age limit of person appointed as co-operative ombudsman shall be :



Solution

Sec 69 A deal with Cooperative ombudsman.

Ombudsman is appointed by Government.

The maximum age limit of person appointed as co-operative ombudsman shall be 65 years.

105. The co-operative arbitration court shall have the same powers of _______in certain matters



Solution

Sec 70 A deal with cooperative arbitration court.

The Cooperative Arbitration Court came into existance in 2003.

The co-operative arbitration court shall have the same powers of civil court in certain matters.

106. The board of directors of the State Co-operative Bank shall consists of not more than _ members:



Solution

The supreme authority of a cooperative society is the general body.

General body must be held once in every year.

The board of directors of the State Co-operative Bank shall consists of not more than 21 members.



Solution

A society having credit and non-credit functions are called composite society.

Multi purpose society is a primary society formed for providing more than one type of service to its members.





Solution

Sec 70 A deal with Cooperative Arbitration Court.

Presiding officer is the head of Cooperative Arbitration Court.

It came into existence in 2003.

A	Bombay
B	Madras
С	Bengal
D	Bihar

Solution

Bombay province passed cooperative legislation in the state in 1925.

Madra province passed cooperative legislation in the state in 1932.

KCS Act came into force on 1969.

110. A person who owes something is called:



Solution

A person to whom firm owes money is called Creditor.

A person who owes money to the firm is called Debtor.

A debtor is a person or entity that owes money.

A debtor is a company or individual who owes money.

If the debt is in the form of a loan from a financial institution, the debtor is

referred to as a borrower, and if the debt is in the form of securities such as

bonds the debtor is referred to as an issuer.

The debtor has a debt or legal obligation to pay an amount to another person or entity.

111. A Fictitious Account:



Solution

Assets which have no materials form and no resale value are termed as fictitious assets.

Eg; preliminary expenses.

Fictitious assets are those assets which do not have a physical existence and any realisable value, but are represented as actual cash expenditure in the financial statements.

Fictitious means not real or imaginary.

112. Entering a transaction on the left-hand side of an account:



Solution

Account is a record of debit and credit entries to cover transactions involving a particular item or a particular person or concern.

Entering a transaction on the left - hand side of an account means debiting an account.

Entering a transaction on the right hand side of an account means crediting an account.

113. When Liabilities exceed assets, a person is said to be:



Solution

Insolvent is the correct answer.

A person who is unable to meet his liability or whose liabilities exceed his asset is said to be insolvent.

114. Debit what comes in and credit what goes out:



Solution

As per the rules of debit and credit: Debit the receiver and credit the giver is the rule of Personal account.

Debit what comes in credit what goes out is the rule of Real account.

115. Transfer of entries from subsidiary books to Ledger is called:



Solution

Transfer of entries from subsidiary books to Ledger is called posting.

Ledger is an account or record used to store bookkeeping entries for balance-sheet and income-statement transactions.

Accounting ledger journal entries can include accounts like cash, accounts receivable, investments, inventory, accounts payable, accrued expenses, and customer deposits.

116. Every entry in the journal is followed by a short description of the nature of the transaction, known as:



Solution

A journal is a concise record of all transactions a business conducts; journal entries detail how transactions affect accounts and balances.

All financial reporting is based on the data contained in journal entries, and there are various types to meet business needs.

Every entry in the journal is followed by a short description of the nature

of the transaction, known as narration.

117. When a payment is made on account of any service rendered, the debit should be given to:



Solution

When a payment is made on account of any service rendered:

the debit should be given to particular service account .

the credit should be cash account.

118. When cash account is going to be closed, the difference between the two sides is entered on the credit side with the words :



Solution

When cash account is going to be closed, the difference between the two sides is entered on the credit side with the words by balance carried down.

Balance Carried Down is the monetary amount that is used in balancing the two sides of a ledger account.

Normally it emanates by subtracting the debit totals from credit totals of a

particular ledger account.

119. If on the date of closing, there is a balance of unsold goods, that amount is to be shown on the credit side of the Goods Account with the words :

A	to balance
B	by balance
С	by carried down
D	to carried forward

Solution

An account balance represents the current value of a financial account, such as a checking, savings, or investment account.

Financial institutions provide account balances on paper statements and online.

Here, option B is the answer.

120. If every credit purchase were recorded in the journal, the entry for each such transaction would be to debit the _ accont and credit __.



Goods account, personal account of the supplier

D Personal account of the supplier, cash account

Solution

С

If every credit purchase were recorded in the journal, the entry for each such transaction would be to to debit the goods account and credit the personal account of the supplier.

121. Where all cash receipts are paid into the bank and all payments are made by cheque, another subsidiary cash book maintained is known as,:



Solution

Petty Cash Book is used for recording payment of petty expenses, which are of smaller denominations like postage, stationery, conveyance, refreshment, etc.

Person who maintains petty cash book is known as petty cashier and these small expenses are termed as petty expenses.

Where all cash receipts are paid into the bank and all payments are made by cheques, it is necessary to keep another subsidiary book known as Petty

cash book

122. The statement prepared to indicate the items which cause disagreement between the balances as per the bank columns of the cash book and bank passbook on any date:



Solution

A bank reconciliation statement is a summary of all the transactions on a company's bank account and its equation with its financial records.

Bank reconciliation statementis prepared to indicate the items which cause disagreement between the balances as per the bank columns of the cash book and bank passbook on any date.

123. The method which provides a ready means to traders of some standing to raise money on the credit of one another is by,



Solution

An accommodation bill is a bill that is drawn and accepted without any consideration.

Accomodation bill means a bill, draft, or note made, drawn, accepted, or endorsed by one person for another without consideration to enable that other to raise money or obtain credit thereby.

Accomodation bill is also known as kite bill or wind bills.

124. On meeting the bill on the due date, enter it through the credit side of _ and debit _.





Cash book, bills payable account



Cash book, Bills Receivable book

Solution

D

On meeting the bill on the due date, enter it through the debit side of Bills payable account and credit cash book.

Debit bills payable because bill is paid.

Credit cash because cash decreases.

125. Foreign bills accompanied by Bill of Lading, invoice and insurance policy are known as, :



Solution

A bill of exchange that is drawn in one country and made payable in another.

synonyms: foreign draft. type of: bill of exchange, draft, order of payment.

It is a document ordering the payment of money; drawn by one person or bank on another.

Documentary bill is a bill accompanied by documents like bill of lading,

invoice, insurance policy etc..

126. Record of the transactions from the Nominal account to Profit and Loss Account:



Solution

Record of the transactions from the Nominal account to Profit and Loss Account is in journal proper.

Journal Proper is the book that is maintained to record those transactions which are not recorded in the special books.

Transactions that do not find a place in any other subsidiary book, such as

Cash Book, Purchase Book, Sales Book, Bills Payable Book, Purchase,

and Sales Return Book are recorded in the Journal Proper.

127. Agreements of ____ provides a very useful check on Ledger postings.



Solution

Trial balance is a list of credit entries and debit entries that businesses use to internally audit their double accounting entries.

A trial balance is a financial report showing the closing balances of all accounts in the general ledger at a point in time.

Creating a trial balance is the first step in closing the books at the end of an accounting period.

128. A statement that deals 'with the comparison of different items of the Profit & Loss Account and balance sheet of two or more periods:



Solution

Comparative statements are statements of of financial position of a business at different periods.

A comparative statement is a document used to compare a particular financial statement with prior period statements.

Previous financials are presented alongside the latest figures in side-by-

side columns, enabling investors to identify trends, track a company's

progress and compare it with industry rivals.

129. The Ratio that explains the strength of an organization with respect to effective utilization of finances:



Solution

Profitability ratio assess a company's ability to earn profits from its sales or operations or balance sheet assets.

Profitability ratios are a type of accounting ratio that helps in determining the financial performance of business at the end of an accounting period.

Profitability ratios show how well a company is able to make profits from

its operations.

130. Bills Receivable comes under :



Solution

Floating assets are those asset which can be converted into cash within a period of one year.

These assets continually changes quantity and/or value, such as amount of accounts receivable, cash, inventory, outstanding shares.

They are also known as current asset or circulating assets.

131. Fixed Assets shall be valued at :



Solution

Fixed asset is an asset which is intended to be used for a long period of earning or increasing revenue.

Fixed assets are most commonly referred to as property, plant, and equipment.

Current assets are any assets that are expected to be converted to cash or used within a year.

132. All balances relating to expenses or gains will go into the:



Solution

Profit and loss account os a financial statement that sumarizes the revenues, costs and expenses incurred during a specified period.

The P&L statement is one of three financial statements that every public company issues quarterly and annually, along with the balance sheet and the cash flow statement.

The P&L a/c helps to calculate net profit or net loss.

133. Advance against consignment is credited against the _____ of consignee.



Solution

Cash/Bank A/c Dr

To Consignee's A/c

(Being advance received from consignee)

134. When there is a disagreement in the Trial Ralanee tha difference may be temporarily credited or debited to:



Solution

Suspense account is an account used temporarily to carry doubtful entries and is created due to inability to identify the appropriate ledger account for the recorded transaction.

suspense account is a temporary holding account for a bookkeeping entry that will end up somewhere else once the final and correct account is determined.

135. PMLA related to KYC stands for :



Solution

PMLA Act was enacted to fight against the criminal offence of legalizing the income or profits from an illegal source.

KYC means Know Your Customer and sometimes Know Your Client.

KYC or KYC check is the mandatory process of identifying and verifying the client's identity when opening an account and periodically over time.

136. From a customer, who has lost the Demand Draft purchased by him, which document is obtaining before issuing a duplicate DD?



Solution

A demand draft is a negotiable instrument similar to a bill of exchange.

A bank issues a demand draft to a client, directing another bank or one of its own branches to pay a certain sum to the specified party.

A demand draft can also be compared to a cheque.

137. When does the bank make the payment of Bank Guarantee?

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

B

On bank getting satisfied that the person on whose behalf guarantee is given has defauted on his part



Only when court orders on invoking guarantee

D

When the person on whose behalf the guarantee is given gives his consent to pay

Solution

A bank guarantee is a kind of financial backstop a lending entity provides.

• The bank guarantee ensures the lender must make sure a debtor's obligations are covered.

• A bank guarantee helps the borrower, or debtor, to purchase products, purchase equipment or draw down a loan.

138. Credit Risk involves the following

The security may get dilute in value

The risk that money lent may not be repaid in time or not at all

The claim of the bank may be challenged in the court for faulty documentation

D It is situation in which interest rate is falling down

Solution

A

B

С

Credit risk is the possibility of losing a lender holds due to a risk of default on a debt that may arise from a borrower failing to make required payments.

Credit Risk is the probability of a borrower defaulting on debt obligations. Lenders risk not receiving the principal and interest component of the debt.

This can result in an interrupted cash flow and increased cost of collection.
139. A garnishee order is operative only when the banker customer relationship is :



Solution

A garneeshing order is an order passed by an executing court directing or ordering a garnishee not to pay money to judgement debtor since the latter is indebted to the garnisher.

It is an order of court to attach money or goods belonging to the judgment debtor in the hands of a third person.

Once a garnishee order has been issued, your employer, bank or financial

institution is legally obligated to comply with it.

140. Banker's General Lien is available



Solution

A general lien is a right to retain the possession for the payment of the sum which is owed and even if the payment is not connected with the property in possession.

Section 170 of the Indian Contract Act, 1872 deals with a particular lien while Section 171 deals with General Lien.

141. On an account having a balance of Rs. 12 000 one Guarnishee Order for Rs. 15,000 is received by 11 a.m. and another for Rs. 6,000 is received by 12. 20 p m. The bank Will :



Solution

A garnishee order is an order passed by an executing court directing or ordering a garnishee not to pay money to judgment debtor since the latter is indebted to the Garnisher (decree-holder).

It is an order of court to attach money or goods belonging to the judgment debtor in the hands of a third person.

A garnishee order is typically issued when a creditor you owe money to

has obtained a default judgement from a court or other authority against

you.

142. Right of set off is exercised in case of :



Solution

Right of set off is the legal right of the bank to set off or adjust the debit amount against the credit amount in the balance of the same borrower.

The banker can exercise the right of set-off only when the money owed to him is a sum certain, which is due, and where there is no agreement, express or implied to the contrary.

Some important requirements to initiate set-off are; All the funds must

prima facie belong to the customer.

143. Mr. A wants to give Mandate to his minor son to operate his account



Solution

As per section 3 of Indian Majority Act, 1875, a minor is a person who has not attained the age of 18 years.

A person will become major at the age of 18 whether guardian is natural or appointed by a court of law.

A minor can operate his / her parents' account , it can be accepted since minor can be an agent.

144. A minor can open and operate account in his name if he has completed _____ years of age.



Solution

As per section 3 of Indian Majority Act, 1875, a minor is a person who has not attained the age of 18 years.

A person will become major at the age of 18 whether guardian is natural or appointed by a court of law.

A minor can open and operate account in his name if he has completed 10



145. Non-Scheduled banks are those which are not included in _____ of the RBI Act.



Solution

Banks which are included in the second schedule of RBI act 1934 is known as Scheduled banks.

The scheduled banks enjoy several privileges as compared to nonscheduled banks.

The bank's paid-up capital and raised funds must be at least Rs. 5 lakh to

qualify as a scheduled bank. These banks are liable for low interest loans from the RBI.

146. The advantage of Rupay Card is:



B RBI was made it compulsory for Public Sector Ranks to issue Rupay branded card

low charges for settlement

IMPS facilityavailable only in Rupay card

Solution

С

D

Features of RuPay card include:

- Complimentary lounge access program domestic & international
- \circ 24×7 concierge services
- \circ Earn cashback time after time

• Comprehensive insurance cover

• Exclusive merchant offers

147. UPI stands for :



Unified Payment Interface

United Payment Interface

Uniform Unique Payment Interface

Solution

B

С

D

UPI stands for Unified Payment Interface.

The Unified Payments Interface in India is a regulated smartphone tool that allows for mobile payments to be made without debit or credit cards.

The UPI has made paying for transactions easier and simpler, facilitating economic movement within the country.

148. White Card refers to:



D cards made of plastic

Solution

A counterfeit card can be a fake card or a valid one that's been altered or re-coded.

Most cases of counterfeit card fraud involve skimming, where the data on your card's magnetic strip is electronically copied using a skimming device on to another card without your knowledge.

Counterfeit card is also known as white cards.

149. A credit card holder makes a complaint to the bank of wrong biling. After how many days from the date of complaint he can file a complaint with banking ombudsman if it is not settled?



Solution

A credit card is a type of credit facility, provided by banks that allow customers to borrow funds within a pre-approved credit limit.

It enables customers to make purchase transactions on goods and services.

A credit card is a thin rectangular piece of plastic or metal issued by a bank

or financial services company that allows cardholders to borrow funds

with which to pay for goods and services with merchants that accept cards for payment.

150. . Nomination can be accepted in the following type of accounts:



Solution

. A joint account is a bank account that has been opened by two or more individuals or entities.

Joint accounts are commonly opened by close relatives or by business partners in an unincorporated business, but it can be used in other circumstances.

Nomination can be accepted in joint accounts.

151. Which of the following is considered as priority sector for financing by Banks in India?



Solution

The priority sector lending by commercial banks in India is to agriculture, small-scale industries, and the weaker sector of the population.

Targeted financing for the areas in an economy that are lagging behind the normal pace of development is called priority sector lending.

RBI Governor and Deputy Governors are appointed by the Central

Government.

152. Open Market Operation of RBI is



buying and selling of securities by RBI

Solution

D

Open market operations refers to the selling and purchasing of government securities and treasury bills.

By the central bank of any country in order to regulate money supply in the economy.

It is one of the most important ways of monetary control that is exercised by the central banks.

153. Where a guardian is appointed by court the minor attains maiority on completion of _ years of age



Solution

Minor means a person who has not completed the age of eighteen years.

Guardian means a person having the care of the person of a minor or of his property or of both his person and property.

Where a guardian is appointed by court the minor attains maiority on completion of 18 years of age.

154. In case of missing persons presumption of death can be raised only after a period of _____ years



Solution

Under Section 108 of the Evidence Act, a person who remains missing and has not been heard of by persons who would have usually heard of him for seven years is presumed to be dead for all legal purposes.

To prove that a person has gone missing, one has to show that the persons seeking such a declaration have taken appropriate steps to find the person.

This may include filing a missing person complaint with the police, issuing

advertisements, contacting relatives or friends and the like.

155. An IT attachment Order is received for Rs. 20000, when balance in the account is Rs. 10,000. Subsequently Rs. 15,000 is credited to the account :



Solution

Income Tax Authorities Issue Attachment Orders in terms of Section 226(3) of Income Tax Act, 1961.

On receipt of this order, banker is required to remit the desired amount to income tax authorities.

An Attachment Order without mentioning the amount is not a valid order.

Here, total amount Rs 20,000 to be attached including the subsequent

credit.

156. Kharif season extends from month of _____ to the month of _____



Solution

Kharif crops or monsoon crops are plants grown during the monsoon season in South Asian countries, including India.

They are sown at the beginning of the southwest monsoon and harvested at the end of the monsoon.

Kharif cultivation in India generally starts in the months of June-July.

They are also harvested in October-November.

Examples of kharif crops are paddy, cotton, sesame, sugarcane, soybean and jute.

157. Which is the apex banking institution for providing finance for agriculture and rural development in India?

A RBI		
B NABARD		
C SEBI		
D IBRD		

Solution

NABARD is the apex banking institution to provide finance for Agriculture and rural development.

National Bank for Agriculture and Rural Development (NABARD) was established on July 12, 1982, with the paid-up capital of Rs. 100 cr. by 50: 50 contribution of the government of India and Reserve bank of India.

• It is an apex institution in rural credit structure for providing credit for

promotion of agriculture, small scale industries, cottage and village

industries, handicrafts etc.







<u>(https://play.google.com/store/apps/details?</u> id=me.entri.entrime)