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JUNIOR CLERK COOPERATIVE SERVICE EXAM BOARD

EXAM DATE:30-08-2014

1.Pyrophobia means fear of

A.Animals

B.Water

C.Fire\*

D.Heights

Ans:C

2.The word honesty is a an-----noun

A.Collective

B.Abstract\*

C.Proper

D.Countable

Ans:B

3.The young of a horse is called

A.Colt\*

B.Calf

C.Stag

D.Piglet

Ans:A

4.He sold his car factory(The underlined word in the statement is a/an)

A.Noun

B.Preposition

C.Adjective\*

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D.Adverb

Ans:C

Supply suitable words to Complete the following two sentences

5.A -----of fishes attacked him

A.Squadron

B.Shoal\*

C.Muster

D.Brace

Ans:B

6.The -----of the sheep disturbed me

A.Bleating\*

B.Roaring

C.Neighing

D.Howling

Ans:A

7.'To smell a rat'means

A.To do an Advantage

B.To show Cowardice

C.To Suspect something foul or wrong\*

D.To Act without control

Ans:C

8.Goose is the feminine gender of

A.Done

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B.Cock

C.Geese

D.Gander\*

Ans:D

9.Find out the sentence in which the verb is used as intransitive

A.She made a car

B.He wrote a letter

C.I built a wall

D.Lal helped Pal

E.None of these\*

Ans:E

10.The following is a -----tense

Anju opens the door

A.Simple Present\*

B.Simple Past

C.Present Perfect

D.Past Perfect

Ans:A

Choose the Correct antonyms if the given words

11.Miser

A.Niggled

B.Screw

C.Churl

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D.Spendthrift\*

Ans:D

12.Minute

A.Small

B.Tiny

C.Huge\*

D.Little

Ans:C

Fill in the blanks with appropriate Prepositions

13.The roots of trees prevent soil -----being washed away by heavy rain?

A.By

B.From\*

C.On

D.Under

Ans:B

14.The function will be held----- 4 pm and 7 pm?

A.In

B.For

C.To

D.Between\*

Ans:D

15.Which among the following is an interjection?

A.Alas\*

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B.And

C.Through

D.Him

Ans:A

16.A sentence that expresses a request or command is called an -----sentence

A.Exclamatory

B.Assertive

C.Imperative\*

D.Interrogative

Ans:C

Choose the Correctly spelt words

17.A.Occasion

B.Occasion

C.Occasion

D.Ocation

Ans:-----

18.A.Inoguration

B.Inauguration\*

C.Inogurasion

D.Inaguration

Ans:B

Find out the part of the following sentences which has a grammatical error?

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19.He have(A)visited(B)many countries(C)last year(D)

Ans:A

20.He did not(A)saw(B)the child(C)in the cave(D)

Ans:B

**21.Contra entries appears in?**

A.Journal

B.Balance Sheet

C.Ledger

D.Cash book\*

Ans:D

**22.Nominal Accounts are also known as?**

A.Personal Account

B.Fictitious Account\*

C.Real Account

D.Nomination Account

Ans:B

**23.Oil fields is an example of -----asset?**

A.Intangible asset

B.Wasting asset\*

C.Current asset

D.Tangible asset

Ans:B

**24.Transferring the items from Journal to Ledger is?**

A.Balancing

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B.Narration

C.Closing

D.Posting\*

Ans:D

25.Which among the following is an example of Subsidiary book?

A.Ledger\*

B.Pass book

C.Journal

D.Audit Note book

Ans:A

26.The battle of Plassey took place in 1757 between the English and?

A.The French

B.The Portuguese

C.Siraj-ud-daula,the Nawab of Bengal\*

D.Tipu Sulthan

Ans:C

27.-----was not an extremist in the congress?

A.Balagangadhar Tilak

B.Lala Lajpat Rai

C.Bipin Chandra Pal

D.Gopalakrishna Gokhale\*

Ans:D

28.Pablo Picasso was a/an?

A.Spanish Painter\*

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B.Italian Painter

C.English Poet

D.Russian revolutionary

Ans:A

29.---is the space craft sent by China to the moon for the first time?

A.Chang'e-3

B.Sputnic

C.Chang'e-1\*

D.Vostok-1

Ans:C

30.Who is the author of 'A Passage to England'?

A.Nirad C Chaudhari\*

B.Jawahar Lal Nehru

C.R.K.Narayanan

D.E.M.Foster

Ans:A

31.What will be the next number in the following series?

214,221,226,236

A.231

B.250

C.247\*

D.242

Ans:C

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32.If 40% of half of a number is 80 what will be the number?

A.240

B.186

C.460

D.400\*

Ans:D

33.If  $X+1/X=2$ ,then  $X^2+1/X^2=?$

A.2\*

B.3

C.4

D.6

Ans:A

34.In a certain code READ is written as 4235 and FAIL is written as 5324.How is DEAL written in that code?

A.5324

B.5234\*

C.5628

D.4714

Ans:B

35.Rohit purchased a used car for Rs.80000 and spent Rs.6000 for repair work.He then sold this car for Rs.77400.Find the percentage of his loss?

A.12%

B.10%\*

C.15%

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D.8%

Ans:B

36.Under Kerala Co-operative societies Act,1969,the minimum number of persons required for registration of a society is?

A.10

B.15

C.20

D.25\*

Ans:D

37.The secondary societies which functions at state level?

A.Central Society

B.Primary Society

C.Apex societies\*

D.State Societies

Ans:C

38.The minimum age to become a member of a Co-operative society is?

A.18 years\*

B.21 years

C.25 years

D.30 years

Ans:A

39.The chief executive of a co-operative society is?

A.President

B.Members

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C.Registrar

D.Secretary\*

Ans:D

40.The president of a society is elected by the -----from among themselves?

A.Member

B.Shareholders

C.General Body

D.Managing Committee\*

Ans:D

41.When a bill is met before the due date,the bill is said to be?

A.Discounted

B.Renewed

C.Realised

D.Matured

E.None of these\*

Ans:E

42.Crossing of a cheque?

A.Can be cancelled by the drawer\*

B.Can be cancelled by the drawee

C.Can be cancelled by the payee

D.Cannot be cancelled

Ans:A

43.A cheque bearing a date later than the date of issue is?

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A.Post dated cheque\*

B.Ante dated Cheque

C.Stale Cheque

D.Due Dated cheque

Ans:A

**44.The reasonable period allowed in India for the presentation of cheque is?**

A.One year

B.6 Months

C.Ten Months

D.Three Months\*

Ans:D

**45.The rate of interest payable on various deposits is determined by the?**

A.Head office of each Bank

B.Central Government

C.Reserve Bank of India\*

D.Indian Bank Association

Ans:C

**46.How long is a day on the moon?**

A.26 earth days

B.27 earth days\*

C.22 earth days

D.36 earth days

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Ans:B

47.How many chromosomes are there in a normal human body?

A.48

B.42

C.46\*

D.36

Ans:C

48.The 2007 world cup cricket was held in?

A.West Indies\*

B.India

C.South Africa

D.England

Ans:A

49.Which instrument is used to measure the extent of deafness?

A.Lacto meter

B.Micro meter

C.Audio meter\*

D.Hygro meter

Ans:C

50.Who among the following medieval India was known as 'The parrot of Hindustan'?

A.Firdousi

B.Kabir

C.Nathuram

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D.Amir Khusrau\*

Ans:D

51.Who among the following is the custodian of Foreign Exchange Reserve in India?

A.CCI

B.SEBI

C.RBI\*

D.SBI

Ans:C

52.What is the currency of Japan?

A.Dollar

B.Pound

C.Dinar

D.Yen\*

Ans:D

53.The following one is essential for special Crossing?

A.Two parallel transverse line

B.Words and Company

C.Words not negotiable

D.Name of a banker\*

Ans:D

54.A Bank draft is drawn by?

A.A customer

B.Bank\*

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C.Trader

D.Agent

Ans:B

55.Reserve Bank of India is an example of?

A.Chartered company

B.Registered company

C.Statutory company\*

D.Unlimited company

Ans:C

56.Gilt edged securities refer to?

A.Government securities\*

B.Securities issued by companies

C.Securities issued by statutory corporations

D.Securities issued by municipal corporations

Ans:A

57.Full form of SLR?

A.Statutory Liquidity Ratio\*

B.State level recovery

C.State liquidity reserve

D.Sundry leverage ratio

Ans:A

58.When Indian Banking Act was came into force?

A.1948

B.1956

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C.1949\*

D.1935

Ans:C

59.Where is the Head Quarters of Reserve Bank of India?

A.Mumbai\*

B.Delhi

C.Calcutta

D.Chennai

Ans:A

60.A bearer cheque requires?

A.Endorsement

B.No Endorsement\*

C.Discounting

D.Crossing

Ans:B

61.Sales day book contains only?

A.Cash sales

B.Export sales

C.Credit sales\*

D.Wholesales

Ans:C

62.Petty cash is maintained under?

A.Single entry

B.Imprest system\*

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C.Double entry

D.Double account system

Ans:B

63.Narration is associated with?

A.Journal\*

B.Ledger

C.Balance sheet

D.Profit and loss account

Ans:A

64.Bank overdraft is?

A.An income

B.A liability\*

C.An expense

D.An asset

Ans:B

65.Difference between Current Asset and Current Liability?

A.Working capital\*

B.Owners fund

C.Capital

D.Dividend

Ans:A

66.If the average of 14,19,23 and 'a' is 20 what is the value of 'a'?

A.27

B.22

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C.18

D.24\*

Ans:D

67.The compound interest of Rs.7500 at the rate of 8% for two years is?

A.1236

B.1248\*

C.1340

D.1260

Ans:B

68.The speed of a bus is 54 km/hr.How far it travels in 20 Minutes?

A.11Km

B.18Km\*

C.12Km

D.15Km

Ans:B

69. $142662 - 42394 = 100943$ -----?

A.696

B.765

C.675\*

D.876

Ans:C

70.If 45%of a number is 336 which is that number?

A.840

B.886

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C.415

D.880

E.None of these\*

Ans:E

71.Who is the Present Governor of RBI?

A.D.Subbaro

B.Y.U.Reddy

C.Bimal jalan

D.Subramanyan

E.None of these\*

Ans:E

72.Who regulates the money circulation in India?

A.SBI

B.NABARD

C.Commercial Banks

D.RBI\*

Ans:D

73.Which one of the following is not an organized sector in India?

A.Nationalised Banks

B.RRB

C.Co-operative Banks

D.Chits and money lenders\*

Ans:D

74.Who will settle the grievances of customers of Banks?

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A.Reserve Bank of India

B.State Bank of India

C.Local Courts

D.Ombudsman\*

Ans:D

75.Who introduced the Banking Ombudsmen Scheme?

A.RBI\*

B.SBI

C.NABARD

D.Ministry of Finance

Ans:A

76. $1/0.05$  is equal to

A.20\*

B.1/15

C.40

D.14

Ans:A

77. $253 \times 154$  is the same as

A. $2.53 \times 0.00154$

B. $25.3 \times 1.54$ \*

C. $253 \times 0.0154$

D. $25.3 \times 1.15$

Ans:B

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78.When 40 is subtracted from 60% of a number,the result is 68.the number is

A.160

B.140

C.180\*

D.190

Ans:C

79. $11.6x? = 783$

A.56.5

B.62.5

C.67.5\*

D.68.5

Ans:C

80.The Average age of the 8 members of a football team is 26 years.If a player of 29 years is dropped and a new player of 21 years is admitted what is the average age of the Present team?

A.22

B.23

C.24

D.25\*

Ans:D

81.Which was the first Bank Corporated by Indians?

A.SBI

B.RBI

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C.Avadh commercial Bank\*

D.Imperial Bank of India

Ans:C

**82.When was Reserve Bank of India established?**

A.1910

B.1935\*

C.1948

D.1857

Ans:B

**83.How many Banks were first Nationalised?**

A.20

B.12

C.14\*

D.15

Ans:C

**84.Who will Act as the Banker to the Govt.of India**

A.SBI

B.NABARD

C.Commercial Banks

D.Reserve Bank of India \*

Ans:D

**85.What is CRR**

A.Cash Reserve ratio\*

B.Current ratio rate

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C.Review report ratio

D.Credit rating record

Ans:A

86.Out of 60 students 40% failed in the examination.How many passed?

A.24

B.36\*

C.28

D.34

Ans:B

87. $360 \times .006 = ?$

A.2.16\*

B.2.14

C.2.03

D.2.17

Ans:A

88. $6a^4 \times 5a^2 =$

A. $30a^6$ \*

B. $24a^8$

C. $30a^8$

D. $24a^6$

Ans:A

89.8 workers can do a piece of work in 24 days.If 12 workers do the same work how many days the need to complete the same

A.18

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B.14

C.10

D.16\*

Ans:D

90.The total number of students studying in a college 6765.The ratio of the total number of girls to the total number of boys studying in the college is 5:6 respectively.What is the total number of girls studying in the college

A.3075\*

B.3690

C.3710

D.3015

Ans:A

91.Closing stock is valued at

A.Market price

B.Cost price

C.Cost or market price whichever is less\*

D.Sales price

Ans:C

92.Income tax is -----expense

A.Private\*

B.Direct

C.Business

D.Indirect

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Ans:A

93.Amount received by the sale of an asset is

- A.Capital receipt\*
- B.Revenue receipt
- C.Liability
- D.Revenue payment

Ans:A

94.Excess of expenditure over income is called

- A.Asset
- B.Liability
- C.Deficit\*
- D.Surplus

Ans:C

95.Accounts of expenses and losses are called

- A.Personal account
- B.Asset account
- C.Liability account
- D.Real account
- E.None of these\*

Ans:E

96.World Tourism Day is celebrated every year on

- A.27<sup>th</sup> September\*
- B.17<sup>th</sup> August
- C.15<sup>th</sup> October

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D.24<sup>th</sup> September

Ans:A

97.Which metal is known as Fool's gold

A.Copper

B.Bronze

C.Pyrites\*

D.Aluminium

Ans:C

98.The proposed Co-operative University in India will be set up at

A.Jalandhar

B.Sibsagar in assam\*

C.Pune

D.Kannur

Ans:B

99.The koodamkulam Nuclear power plant in Tamilnadu was set up with the help of

A.America

B.Australia

C.China

D.Russia\*

Ans:D

100.-----is India's Fastest Computer built by ISRO

A.SAGA 220\*

B.SAGA 223

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C.TIAN 114

D.ISRC 70

Ans:A

101.Good will Account is a -----account

A.Real\*

B.Personal

C.Nominal

D.Liability

Ans:A

102.'Right shares' are the shares that are offered to the

A.Directors of the company

B.Debenture holders

C.Existing share holders\*

D.Creditors

Ans:C

103.Preparation of Trial Balance helps in locating errors of

A.Clerical nature\*

B.Omission\*

C.Commission\*

D.All types

Ans:A,B,C

104.Prepaid expenses Account is a

A.Real account

B.Personal account\*

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C.Nominal account

D.Capital account

Ans:B

105.Preliminary expenses is a

A.Capital expenditure

B.Deferred revenue expenditure\*

C.Revenue expenditure

D.Variable expenditure

Ans:B

106.The -----of a meeting are written record of a proceeding of meeting

A.Agenda

B.Proxy

C.Quorum

D.Minutes\*

Ans:D

107.The -----is the items to be transacted in the meeting

A.Minitus

B.Quorum

C.Agenda\*

D.Proxy

Ans:C

108.The day to day administration and management of a society is vested with the

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A.President

B.Registrar

C.Members

D.Secretary\*

Ans:D

109.In India co-operation is a -----subject

A.Central subject

B.National subject

C.State subject\*

D.Under RBI

Ans:C

110.A nominal member in a society is also known as

A.Associate member\*

B.Ex-officio member

C.Full-fledged member

D.Nominal member

Ans:A

111.Asset minus Liabilities are called

A.Profit

B.Loss

C.Capital\*

D.Expense

Ans:C

112.Carriage outward is debited to -----Account

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- A.Cash
- B.Balance Sheet
- C.Profit and loss\*
- D.Purchases

Ans:C

113.Goods returned to suppliers are called-----

- A.Sales return
- B.Return inward
- C.Sales
- D.Purchases returns\*

Ans:D

114.Profit on reissue of forfeited shares is transferred to

- A.Profit and loss account
- B.Capital reserve\*
- C.Reserve capital
- D.Share capital

Ans:B

115.A'Credit'denotes

- A.Decreases in assets
- B.Increase in liabilities
- C.Increase in capital account
- D.All of the above\*

Ans:D

116.Who is known as'The father of Indian Nuclear Science'?

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A.A.P.J.Abdul Kalam

B.Homi J.Bhabha\*

C.C.V.Raman

D.J.C.Bose

Ans:B

117.The Panch sheel pact was signed between India and -----in 1954

A.China\*

B.Pakistan

C.Korea

D.Sri Lanka

Ans:A

118.-----was called Hocky Wizard

A.Prithi pal

B.Dhyan chand\*

C.Ajith pal singh

D.Gurbux singh

Ans:B

119.Mickey Mouse was created by

A.Mozart

B.Ellis

C.Walter ellis Disney\*

D.Becker

Ans:C

120.Which one of the following is once known as'Prayag'

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A.Hyderabad

B.Chennai

C.Lucknow

D.Allahabad\*

Ans:D

121.Which one of the following is a supreme authority of a Co-operative society

A.Managing committee

B.Adhoc committee

C.General body\*

D.Board of directors

Ans:C

122.The international Co-operative day is celebrated on

A.1<sup>st</sup> Saturday of July\*

B.1<sup>st</sup> Saturday of August

C.3<sup>rd</sup> Saturday of June

D.3<sup>rd</sup> Saturday of August

Ans:A

123.The maximum period of a Managing Committee is

A.Three years

B.Four years

C.Five years\*

D.Six years

Ans:C

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124.Kerala Co-operative societies Act was enacted in the year was

A.1956

B.1969\*

C.1972

D.1975

Ans:B

125.The membership of Co-operative Society is terminated by

A.Removal of member

B.Death of a member

C.Transfer of shares

D.All of the above\*

Ans:D

126.Amendment of the by law of Society shall come into force on

A.The day the amendment was passed by general body

B.The day the amendment was passed by board of directors

C.The day the amendment was published in the dailies

D.The day on which it is registered \*

Ans:D

127.An expelled member in a Co-operative society is ineligible for readmission for a period of-----from the date of expulsion

A.5 years

B.3 years

C.10 years

D.1 years\*

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Ans:D

128.A member admitted within -----days immediately prior to the date of election shall not have the right to vote

A.30

B.90

C.60\*

D.15

Ans:C

129.Annual General Body meeting of a Co-operative Society shall be held

A.Within one year

B.Within six months of close of the year

C.Within 6 months of closing of the financial year\*

D.Within 3

Ans:C

130.The accounts of a Co-operative Society should be audited within -----of the close of the financial year

A.Six months\*

B.One year

C.Two years

D.The period as mentioned in the by law

Ans:A

131.-----is considered as the birth place of co-operation

A.India

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B.Pakistan

C.England\*

D.Sree Lanka

Ans:C

132.In a Co-operative Society -----is never allowed

A.Meeting

B.Proxy\*

C.Audit

D.Voting

Ans:B

133.The member of a Co-operative society have

A.Limited liability\*

B.Unlimited liability

C.Joint and several liability

D.Joint liability

Ans:A

134.In Kerala Co-operative Societies Act,Maximum dividend is fixed at

A.10%

B.15%

C.25%.\*

D.20%

Ans:C

135.Apex Society means

A.State level society\*

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B.District level society

C.Villagelevel society

D.National level society

Ans:A

**136.The Basic principle of Co-operative Society is**

A.One share one vote

B.One member one vote\*

C.Proxy vote

D.Open votes

Ans:B

**137.The motto of Co-operative society is**

A.Each for all and all for each\*

B.Each for all

C.All for each

D.All for all

Ans:A

**138.Borrowing power of Co-operative Society is based on**

A.Paid up share capital

B.No.of shares

C.Amount of deposit

D.Paid up share capital and reserve fund\*

Ans:D

**139.The main refinancing of Co-operative Banks**

A.RBI

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B.NHB

C.SBI

D.NABARD\*

Ans:D

140.Kerala State Co-operative union is a

A.Statutory body\*

B.Non-statutory body

C.Private body

D.Community

Ans:A

141.NCCT stands for

A.National council for Co-operation training

B.National committee for Co-operative training

C.National council for corporate training

D.National committee for counseling and training

E.None of these\*

Ans:E

142.Kerala Marketing society has -----structure

A.Two tier\*

B.Three tier

C.Single tier

D.Multi tier

Ans:A

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143.The economic system under which the means of production and distribution owned and regulated by the Government is called

- A.Socialism\*
- B.Marxism
- C.Capitalism
- D.Democracy

Ans:A

144.The Co-operative flag is made up of

- A.Tri colour
- B.Blue color
- C.Red colour
- D.Green colour
- E.None of these\*

Ans:E(Rainbow Colour)

145.There is collective cultivation with individual land ownership in

- A.Co-operative joint farming societies\*
- B.Co-operative tenant farming societies
- C.Co-operative farming society
- D.Co-operative

Ans:A

146.The first duty of Co-operative Auditor is

- A.Verification of assets
- B.Verification of Bank balance
- C.Verification of liabilities

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D.Verification of minutes

E.None of these\*

Ans:E

147.-----is not eligible to become a member of a Co-operative society

A.A Co-operative society

B.Minor

C.Government

D.Insane person\*

Ans:D

148.A nominal member of a Co-operative society shall have—vote

A.One vote

B.Two vote

C.Three votes

D.No votes\*

Ans:D

149.The returning officer for conduct of election to the Board of the Society is appointed by the Registrar under Rule

A.Section 28 and rule 34

B.Section 28 and rule 30

C.Section 28 and rule 35(2)\*

D.Section 38 and rule 15

Ans:C

150.If there is no paid Secretary/Manager,the duty to arrange to keep cash balance is vested to

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- A.Chief cashier
- B.Head clerk
- C.Internal auditor
- D.President\*

Ans:D

**151.A dispute in connection with the election to the board of directors shall be entertained by**

- A.Registrar
- B.Co-operative inspector
- C.Co-operative arbitrator\*
- D.Joint registrar

Ans:C

**152.Who has the authority empowered to classify a society according to the financial position**

- A.Joint registrar\*
- B.Assistant registrar
- C.General body
- D.Managing committee

Ans:A

**153.Who has the authority to competent to suspend a peon of a service Co-operative Bank**

- A.Board of directors
- B.President\*
- C.Secretary

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D.General body

Ans:B

154.The Kerala state Co-operative Handloom Weavers Co-operative society is called

A.HANTEX\*

B.HANDWEAVE

C.CAPEX

D.DINESH

Ans:A

155.-----is the Apex Dairy Co-operative in Kerala

A.KCMMF\*

B.Milk marketing society

C.Central milk society

D.Central marketing society

Ans:A

156.Co-operative Society of authors and writers in Kerala is

A.DC books

B.NBS

C.SPCS\*

D.Current books

Ans:C

157.Japan is famous for

A.Multipurpose societies\*

B.Housing Co-operative societies

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C.Workers Co-operative

D.Fishing Co-operative

Ans:A

158.Choose which one is an industrial Co-operative Society

A.CAPEX\*

B.Market fed

C.RUBCO

D.APCOS

Ans:A

159.An officer who executes the award is called

A.Sales officer\*

B.Liquidator

C.Auditor

D.Arbitrator

Ans:A

160.The relevant sections in kerala Co-operative Societies Act for withdrawal of share of members

A.Section 22

B.Section 26

C.Section 23

D.Section 15

E.None of these\*

Ans:E

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