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1. The 'Rochdale Friendly Co-operative Society' was established by whom ?
A) Flannel Weavers B) Raiffeisen
C) Factory Works D) Peasants
 2. Which one of the following is not a principle of co-operation put forward by 'ICA' in 1995 ?
A) Voluntary and open membership B) Autonomy and Independence
C) Concern for Community D) Limited interest on Capital
 3. 'The New Lanark Mill' is associated with which of the following ?
A) Dr. William King B) The Christian Socialists
C) Robert Owen D) Schulze
 4. The first Act to govern a co-operative society in India was enacted in the year
A) 1912 B) 1904 C) 1901 D) 1905
 5. Report submitted by which of the following had the remark "Find Raiffeisen" ?
A) Royal Commission B) Famine Commission
C) Maclagan Commission D) Sir. Frederic Nicholson
 6. National Co-operative Week is celebrated in India from which day ?
A) 14th November B) 24th November
C) 20th November D) 4th November
 7. Where the Vaikunth Mehta National Institute of Co-operative Management is situated ?
A) Ahmadabad B) Anand
C) Bhubaneswar D) Pune
 8. Who was the Chairman of All India Rural Credit Survey Committee formed in 1951 ?
A) Madhava Das B) D. R. Gadgil
C) A. D. Gorwala D) D.G. Karve
 9. B. Sivaraman Committee, which submitted its report in 1981, recommended setting up which of the following institution ?
A) Agricultural Refinance Corporation
B) NABARD
C) Amul
D) State Co-operative Banks



10. What is the expansion of NCDC ?
- A) National Co-operative Development Corporation
 - B) National Co-operative Development Committee
 - C) National Co-operative Development Commission
 - D) National Co-operative Development Co-ordination
11. In which country co-operative credit movement started ?
- A) Britain
 - B) Denmark
 - C) Germany
 - D) Sweden
12. The trade mark "Lur Brand" is associated with which of the following ?
- A) British dairy products
 - B) Anand dairy products
 - C) USSR dairy products
 - D) Danish dairy products
13. Which one of the following is not a characteristic of '*Schulze-Delitzsch*' society ?
- A) Profit earning is one main motive
 - B) Loan on personal security
 - C) Limited liability
 - D) Paid management
14. Kerala State Co-operative Societies Act was passed in the year
- A) 1969
 - B) 1978
 - C) 1996
 - D) 1979
15. Which of the following is true with regard to the Kerala State Co-operative Land Mortgage Bank ?
- A) '*Gehan*' is not applicable to it
 - B) It can issue debentures
 - C) Its name have not been changed
 - D) It can issue bonds without prior permission from the Government
16. The Section of the Kerala State Co-operative Societies Act that deals with enquiry by the Registrar into the working of a Co-operative society is
- A) Section 65
 - B) Section 70
 - C) Section 69
 - D) Section 70 A
17. Which of the following is not true with regard to the Principal State Partnership Fund ?
- A) It is applicable only for Apex Societies
 - B) Apex Societies can purchase shares of other societies
 - C) No prior permission from the Government is needed for share purchase
 - D) Only societies with limited liability come under the scope of this fund

18. 'CAMPCO' is an example of
- A) Central Co-operative Society B) Primary Co-operative Society
C) Multi State Co-operative Society D) Consumer Co-operative Society
19. Which is the apex institution of primary rubber marketing co-operatives in Kerala ?
- A) Rubber Mark B) Rubco
C) Rubber Board D) RPS
20. Which one of the following is not true with regard to guidelines for Payment Banks issued by RBI in 2015 ?
- A) It can accept deposits up to Rupees 1,00,000 per individual
B) It can provide payments and remittance services
C) It can give loans up to Rupees 50,000 per individual
D) It cannot issue credit cards
21. Through which of the following, co-operation was recognized as a state subject in India ?
- A) Reserve Bank of India Act 1934
B) Co-operative Societies Act 1912
C) Banking Regulation Act 1949
D) Government of India Act 1919
22. 'Board of Directors' comes under which of the following levels of management ?
- A) Supervisory Management B) Owners
C) Top Management D) Intermediary Management
23. Which of the following is not a traditional theory of motivation ?
- A) Carrot and Stick Theory
B) Path-Goal Hypothesis
C) Reward Theory
D) Fear and Punishment Theory
24. The concept of MBO was introduced by whom ?
- A) Peter F. Drucker B) Joseph Schumpeter
C) Frederick Winslow Taylor D) Mary Parker Follett
25. Who is considered as the founder of 'Human Relations School' ?
- A) Douglas McGregor B) Abraham Maslow
C) George Elton Mayo D) Henry Fayol



26. Who is considered as the father of Scientific Management ?
A) H. Fayol
B) J.M. Keynes
C) G.E. Mayo
D) F.W. Taylor
27. The best explanation of 'Work Committee' among the following is
A) A tool for introducing participative management
B) A grievance reprisal mechanism
C) Committee formed by workers in a company where there is no union
D) A consultative committee of workers for wage revision
28. 'Grapevine' in management means what ?
A) A HRM training method
B) All informal communications
C) A management technique
D) Noise in communication
29. Which committee recommended the introduction of Commercial Paper ?
A) Malegam Committee
B) Kannan Committee
C) Chakravarty Committee
D) Vagual Committee
30. Which among the following is the sole reinsurance company in India ?
A) Life Insurance Corporation of India
B) SBI General Insurance
C) General Insurance Corporation of India
D) New India Assurance Co. Ltd.
31. The year in which the Consumer Protection Act was passed in India ?
A) 1986
B) 1956
C) 1983
D) 1991
32. IRDA is the regulating agency of which industry ?
A) Derivative Market
B) Banking
C) Debt Market
D) Insurance
33. Which of the following is false with regard to 'Call Money' market ?
A) It is repayable on demand
B) It is located in major cities
C) Its maximum period is 24 days
D) It solves short term liquidity problems
34. Revaluation Account is a _____ Account.
A) Real
B) Personal
C) Representative Capital
D) Nominal

35. Following are the statements with regard to a partnership firm. Identify which is false if there is no partnership agreement.
- A) Equal sharing of profit B) Salary is payable to working partners
C) No interest on capital D) Interest on loan is @6%
36. The famous case 'Garner Vs Murray' is related to which of the following ?
- A) Deficiency of an insolvent partner B) Discharging a retired partner
C) Dissolution of a firm D) Payment of loss by a retired partner
37. Interest debited in the Pass Book is
- A) Income
B) Expense
C) Can be either income or expense
D) Depends on the situation
38. Cost Control is a _____ function.
- A) Corrective B) Precautionary C) Regulatory D) Preventive
39. Among the following which one is not a method of calculating goodwill ?
- A) Super Profit B) Capitalisation
C) Capital Accumulation D) Annuity
40. Continuous Audit is used in _____ organisations.
- A) Co-operative B) Large
C) Sole proprietorship D) Small
41. What is meant by 'Internal Check' or 'Internal Control' ?
- A) Work of an employee is checked by another employee on completion of work
B) Work of an employee is checked by Auditor on completion of work
C) Work of an employee is checked automatically by another employee during the course of work
D) Work of an employee is checked by auditor during the course of work
42. Which of the following is false with regard to 'Audit Working Paper' ?
- A) It is the record of all facts and evidence obtained during the audit
B) It is kept by the company in which the audit is conducted
C) It is used by the Auditor to prepare the final report
D) It is kept for long years, say 8 to 10 years



43. What is meant by 'Management Audit' ?
- A) An audit that help the management to improve and perform better
 - B) An audit in which auditor is appointed by the management
 - C) Audit conducted on the basis of resolution passed by Board of Directors
 - D) Audit conducted on the order of SEBI into the management of a company
44. How many shares are there in 'BSE-Sensex' ?
- A) 50
 - B) 100
 - C) 75
 - D) 30
45. Among the following who keep the 'Bin Card' ?
- A) Costing Department
 - B) Store Keeper
 - C) Time Clerk
 - D) Purchase Department
46. Among the following, which is a false statement with regard to 'Companies Act 2013' ?
- A) Corporate social responsibility is made mandatory to all companies
 - B) All companies has to follow uniform accounting year
 - C) Company with one member (one-person company) is permitted
 - D) At least one woman director for companies that comes under certain criteria
47. What is MUDRA Bank ?
- A) It is a bank to give loans to SC and ST population
 - B) It is a bank to attract FDI to small scale enterprises
 - C) It is a bank to promote women entrepreneurs
 - D) It is bank to lend small entrepreneurs and refinance micro finance institutions
48. Which one of the following is a Direct Tax ?
- A) Sales Tax
 - B) Excise Duty
 - C) Wealth Tax
 - D) Service Tax
49. The Foreign Exchange Management Act was passed in the year
- A) 1999
 - B) 2002
 - C) 2000
 - D) 2009
50. The probability values lies between
- A) 1 and 10
 - B) 0 and 1
 - C) -10 and +10
 - D) -1 and +1



51. The Co-operative Credit Societies Act came into force on
A) 20th March 1904
B) 25th March 1905
C) 25th March 1904
D) 22nd April 1914
52. Section 81 of the Kerala Co-operative Societies Act 1969 deals with
A) Co-operative Union
B) Co-operative Tribunal
C) Penal Provision
D) Appointment and Service conditions of employees
53. Head quarters of the Kerala State Federation of Scheduled Caste and Scheduled Tribe Development Co-operative situated in
A) Thiruvananthapuram
B) Kottayam
C) Calicut
D) Ernakulam
54. NCCT stands for
A) National Centre for Co-operative Training
B) National Council for Co-operative Training
C) National Council for Central Trade
D) National Center for Co-operative Trade
55. From the following which society is exempted from the payment of audit fee ?
A) Social Welfare Societies
B) Farming Societies
C) Coir Co-operative Societies
D) The societies, the accounts of which are audited at their cost
56. The birth of Co-operative movement is in
A) Germany
B) England
C) France
D) USA
57. According to Section 56(2)B of Kerala Co-operative Societies Act 1969 maximum dividend enhanced to _____ % of paid up share capital.
A) 25
B) 24
C) 29
D) 20



58. Liability is _____ in Raiffeisen model Credit Society.
- A) Unlimited
B) Limited
C) No liability
D) None of the above
59. The ICA co-ordinates celebrations of International Co-operative Day on
- A) First Saturday of July each year
B) First Saturday of April each year
C) First Saturday of June each year
D) First Saturday of September each year
60. The jurisdiction of Circle Co-operative Union is
- A) Taluk
B) District
C) State
D) None of the above
61. Which one among the following has not started commercial banking ?
- A) SIDBI
B) IDBI
C) ICICI
D) UTI
62. In accounting profit prior to incorporation is treated as
- A) Revenue Reserve
B) Secret Reserve
C) Capital Reserve
D) General Reserve
63. The term (1-B) is called
- A) Level of the test
B) Power of the test
C) Size of the test
D) None of the above
64. SDRs are popularly known as
- A) Currency Notes
B) Paper Gold
C) Silver Coin
D) Gold Coin
65. Which among the following is not a restricted random sampling technique ?
- A) Stratified Sampling
B) Simple Random Sampling
C) Systematic Sampling
D) Multistage Sampling
66. Which of the following is not a form of direct marketing ?
- A) Catalog Retailing
B) Telemarketing
C) Personal Selling
D) Direct Mail



67. Responding to employees and involving them in decision making is referred to as
- A) Autonomy
 - B) Empowerment
 - C) Preaction
 - D) Quality of work life
68. Maximum number of partners in a firm carrying on banking business is
- A) 7
 - B) 10
 - C) 50
 - D) 20
69. Table A of Companies Act gives
- A) a model Memorandum of Associations
 - B) a model Minutes Books
 - C) a model of Balance Sheet
 - D) a model Articles of Association
70. The broad averages used to assign the cost of revenue to cost objects is classified as
- A) Refined costing system
 - B) Refined selling system
 - C) Undefined costing
 - D) Defined selling system
71. Marketing penetration can be possible through
- A) More calls to the same buyer
 - B) More calls to many buyers
 - C) Surrogate Marketing
 - D) Alternate Marketing
72. 'Magnum' word is used in the names of Mutual Fund Schemes of
- A) Indian Bank
 - B) Canara Bank
 - C) Unit Trust of India
 - D) State Bank of India
73. Use of fixed interest securities in the capital structure is called
- A) Operating Leverage
 - B) Financial Leverage
 - C) Overall Leverage
 - D) None of the above



74. Auditors are generally appointed by
- A) Board of Directors
 - B) Shareholders in the AGM
 - C) Managing Directors
 - D) None of the above
75. Attrition is related to
- A) Job description
 - B) Resignation/ Termination
 - C) Job evaluation
 - D) Merit rating
76. The Balance Sheet of a banking company contains _____ schedules.
- A) 16
 - B) 9
 - C) 11
 - D) 12
77. The one who solicits and procures business from potential customers on behalf of one or more principals, usually against payment of a percentage of the realized sales revenue as commission, is a
- A) Del credere agent
 - B) Broker
 - C) Commercial agent
 - D) Mercantile agent
78. Stock turnover ratio is a
- A) Liquidity ratio
 - B) Activity ratio
 - C) Profitability ratio
 - D) Solvency ratio
79. Audit at the end of the year is known as
- A) Partial audit
 - B) Standard audit
 - C) Efficiency audit
 - D) Operational audit
80. The term 'proposal or offer' has been defined in Section _____ of Indian Contract Act 1872.
- A) 2(a)
 - B) 2(b)
 - C) 2(c)
 - D) 2(d)



81. Who took the photograph of little Aylan Kurdi's body found near the Turkish beach Bodrum ?
A) Jay Maisel
B) Annie Lie Bovitz
C) Lisa Kristine
D) Nilufer Demir
82. Who is the Prime Minister of Australia ?
A) Malcolm Turn Bull
B) Tony Abbott
C) Barton Edmund
D) Cook Joseph
83. Which Article of the Indian Constitution describes the procedure of the impeachment of the President of India ?
A) Article 54
B) Article 61
C) Article 83
D) Article 78
84. The English East India Company started its spices estate in 1767 at
A) Taliparamba
B) Ancharakandy
C) Munnar
D) Wayanad
85. The most important literary work of Sree Narayana Guru
A) Prabudha Bharatha
B) Arthasastra
C) Panchatanthra
D) Darsanamala
86. Who was popularly known as the Jhansi of Travancore ?
A) Anna Chandi
B) Accamma Cherian
C) Meera Velaudan
D) Janu
87. Father of Library Movement in Kerala
A) P.N. Panikkar
B) K.N. Panikkar
C) K.M. Panikkar
D) Joseph Mundassery
88. Pathanamthitta district was formed in the year
A) 1980
B) 1981
C) 1982
D) 1983
89. First International Women's Day was observed by UNO
A) 1975 March 8
B) 1909 April 6
C) 1977 March 8
D) 1909 February 5
90. Who led the hunger march from Malabar region to Madras in 1937 ?
A) E.M.S.
B) T.K. Krishnan
C) B.T. Ranadive
D) A.K. Gopalan
91. Father of Tenancy Legislation in Malabar
A) Van Rhee
B) William Logan
C) Colonel Munro
D) Van Der Huger
92. Which place is known as Mecca of Kerala ?
A) Kodungallur
B) Kannur
C) Kozhikode
D) Ponnani



93. 'Mowgli', the young hero of 'Jungle Book' from whose name is it derived ?
A) Mongol
B) Mauryan
C) Mughal
D) Manchu
94. Who was the first Malayalee President of the INC ?
A) C. Sankaran Nair
B) K.P. Kesava Menon
C) K. Kelappan
D) Moidu Maulavi
95. Bolgatti Palace was built by
A) The Dutch
B) The Portuguese
C) The French
D) The British
96. The first wind farm in Kerala
A) Mannarkkad
B) Kanjikode
C) Kalladikod
D) Pattambi
97. "Muhammad : The Messenger of God" is a 2015 Islamic epic Iranian film directed by
A) A.R. Rehman
B) Mohammed Mahdi
C) Sami Yusaf
D) Majid Majidi
98. The first printing press was established by
A) Dr. Hermann Gundert
B) K.P. Vareed
C) Albuquerque
D) Rev. Benjamin Baily
99. Where the first RTI (Right to Information Act) application submitted by Shahid Raza Burney ?
A) A police station in Delhi
B) A police station in Gujarat
C) A police station in Pune
D) A Police station in Mumbai
100. Article 262 provide for
A) Protection of monuments and places and object of national importance
B) Protection of interests of minorities
C) Adjudication of disputes relating to inter-state rivers or river valleys
D) Prohibition of traffic in human beings and forced labour