

**PSC Unit Manager - KSCCF Ltd  
Examination  
Previous Year Question Paper**

***Exam Name: Unit Manager - KSCCF Ltd***

***Date of Test : 30.09.2016***

***Question Paper Code: 124/2016***

***Medium of Questions: English***



1. Where is the co-operative credit organizations referred to as "KOH" found ?  
A) England  
B) Sweden  
C) Denmark  
D) Japan
2. When was "Cooperator", first cooperative journal in the world, started by William King ?  
A) 1826  
B) 1827  
C) 1828  
D) 1829
3. Who was the head of the committee known as CRAFTCARD to recommend for establishment of NABARD in India ?  
A) Bimal Jalan  
B) C. Rangarajan  
C) B. Sivaraman  
D) M. Narasimham
4. Who is the first lady Chairperson of State Bank of India ?  
A) Chanda Kochar  
B) Arundhati Battacharya  
C) Sikha Sharma  
D) Subhalakshmi Panse
5. In which of the Commercial Bank was Laxmi Commercial Bank merged with ?  
A) Syndicate Bank  
B) Punjab National Bank  
C) Corporation Bank  
D) Canara Bank
6. Mr. H. Calvert, an eminent Cooperator, was the registrar of Cooperative Societies of  
A) Haryana  
B) Himachal Pradesh  
C) Tamil Nadu  
D) Punjab
7. Who among the following belongs to Cooperative Enterprise School ?  
A) Robert Owen  
B) Charles Fourier  
C) Horace Plunkett  
D) Louis Blane
8. When was the principle "Cooperation among Cooperatives" proposed by a commission headed by an eminent Indian co-operator, D.G. Karve, added to co-operative principles ?  
A) 1934  
B) 1995  
C) 1937  
D) 1966
9. Which one of the following feature is found in common in Co-operation and Capitalism ?  
A) Centralized and aristocratic  
B) Self Interest  
C) Self help and mutual help  
D) Individual Liberty

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10. Malcolm Darling described Co-operation as
- A) Self help and Mutual help
  - B) Morality applied to business
  - C) Economic system with minimum state interference
  - D) Economic movement
11. Which of the following concept is not associated with Robert Owen, father of co-operation ?
- A) Labour Notes
  - B) Villages of Co-operation
  - C) Friendly Societies
  - D) New Harmony
12. Which of the following is not a feature of banks established by Schulz ?
- A) No maximum limit on Dividend
  - B) Deposits from members and non members
  - C) Higher share value
  - D) Unlimited Liability
13. UNI COOP JAPAN was established in Japan in 1961 for the purpose of
- A) Supply of credit
  - B) Marketing
  - C) Education
  - D) Foreign trade
14. Which of the following initiatives does match with cooperatives in the countries ?
- A) Sweden                      KF
  - B) Denmark                    People's banks
  - C) Japan                        Stilling Anderson
  - D) Germany                    Fund without Boundaries
15. The chairman of the committee to submit in its report that "Cooperation has failed; but it must succeed" is
- A) V.L. Mehta                  B) S.D. Misra                  C) A.D. Gorwala                  D) F. Nicholson
16. Which of the following is not a recommendation by R.N. Mirdha appointed by Government of India in 1961 ?
- A) Entrust audit of societies to independent agency under government but independent of registrar
  - B) Membership to housing societies should be limited to low income group fixing certain ceiling
  - C) Registrar should be equaled to heads of other major development departments
  - D) Establishment of National Co-operative Bank

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17. Identify the correct match as to authority and the organization/committee to which they are related ?
- |                              |        |
|------------------------------|--------|
| A) R.K. Hazari               | DICAR  |
| B) Dr. M.S. Swaminathan      | ARDC   |
| C) Sri V. Venkatappiah       | AIRCRC |
| D) Prof. Ali Mohammed Khusro | CCT    |
18. Which one of the following facts is not as per the provisions of Co-operative Societies Act of 1912 ?
- A) Liability of a member of a registered society shall be limited
  - B) Minimum number of persons required to form a society was fixed at 25 individuals attaining an age of 18 years
  - C) No one member can have more than 20 % of the total share capital in a limited liability society
  - D) Society has right to set off shares, deposits etc. of a member against dues of society
19. Who among the following was not a member of AIRCSC headed by A.D. Gorwala ?
- |                      |                        |
|----------------------|------------------------|
| A) Prof. D.R. Gadgil | B) Sri B. Venkatappiah |
| C) Dr. N.S.R. Sastry | D) Dr. R.K. Hazari     |
20. Which one of the following fund was to be created under RBI as per the recommendations of Gorwala Committee ?
- A) National Co-operative Development Fund
  - B) National Warehousing Development Fund
  - C) National Agricultural Credit (Stabilisation) Fund
  - D) State Co-operative Development Fund
21. When was National Co-operative Development Corporation set up to promote development of agricultural co-operative especially in the field of marketing and processing ?
- |         |         |         |         |
|---------|---------|---------|---------|
| A) 1963 | B) 1972 | C) 1967 | D) 1974 |
|---------|---------|---------|---------|
22. When is the International Cooperative Day celebrated ?
- |                            |                                |
|----------------------------|--------------------------------|
| A) First Saturday of July  | B) First Saturday of November  |
| C) Second Saturday of July | D) Second Saturday of November |

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23. Which of the following is not a publication of NCUI ?  
A) Co-operative Education News      B) Indian Co-operative Review  
C) The Co-operator      D) Indian Co-operator
24. The institution set up to provide training to senior level officers in co-operative sector is  
A) NCCE      B) CTCs  
C) ICMs      D) VAMNICOM
25. CICTAB (Centre for International Cooperative Training in Agricultural Banking) was established by Govt. of India with assistance from  
A) FAO      B) UNO  
C) ILO      D) ICA
26. All India Co-operative Education Instructors Training Centre was renamed as  
A) ICM      B) NCCE  
C) VAMNICOM      D) NCCT
27. Who is the author of book titled "A Century of Co-operation" ?  
A) G.D.H. Cole      B) J.P. War Base  
C) D.R. Gadgil      D) D.G. Karve
28. Which is the correct match of Institution and the year of establishment ?  
A) VAMNICOM      1976  
B) HUDCO      1970  
C) NHB      1978  
D) NCBI      2004
29. Mutual Arrangement Scheme Kerala (MASK) is formed with intention of helping co-operative banks to issue  
A) Demand Draft      B) Credit Card  
C) Short Term Loans      D) Gold Loans
30. Who is the Chief Executive of Reserve Bank of India at present ?  
A) GM      B) MD  
C) Governor      D) CFO

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31. Single column cash book may show
- A) Only a Credit Balance
  - B) Only a Debit Balance
  - C) Either Debit Balance or a Credit Balance
  - D) Neither Debit nor Credit
32. The Bank Statement of a customer shows an Overdrawn Balance of Rs. 4,800. A Cheque for Rs. 200 drawn in favour of a creditor has not yet been presented for payment. What will be the bank balance when the creditor presents the cheque for payment ?
- A) Rs. 5,000 (overdrawn)
  - B) Rs. 4,600 (overdrawn)
  - C) Rs. 5,000
  - D) Rs. 4,600
33. Goods worth Rs. 3,000 taken by proprietor for personal use should be
- A) Debited to Debtors Account
  - B) Debited to Drawings Account
  - C) Credited to Capital Account
  - D) Debited to Purchases Account
34. A promissory note is written by
- A) Debtor
  - B) Creditor
  - C) Debtor or Creditor
  - D) Endorser
35. Which of the following adjustments is correct ?
- A) Carriage outward shown in the trial balance is debited to Trading account
  - B) Outstanding wages in the trial balance appears on the liability side of Balance sheet
  - C) Prepaid insurance given in the Trial balance is debited to P & L account
  - D) Asset account is debited to provide for depreciation
36. Based on which accounting concept market value of investments is shown as a footnote to balance sheet ?
- A) Industry Practice
  - B) Business Entity Concept
  - C) Full Disclosure
  - D) Conservatism Concept





45. Identify the correct match as to the year of happening event in the international co-operative world.
1. 2012 – United Nation's International year of Co-operation
  2. 1960 – Asia Pacific Regional Office of ICA in New Delhi
  3. 1951 – ICA establishes Agricultural Committee as to Agricultural Co-operatives
  4. 2002 – ICA adopts ILO recommendations on promotion of cooperatives
- A) 1, 2 and 4 only                      B) 2, 3 and 4 only  
C) 1, 3 and 4 only                      D) all the above
46. Which among the following doesn't belong to the group as to type of society ?
- A) HANTEX                              B) CAPEX  
C) COIRFED                              D) MILMA
47. Which one of the following co-operative organization has two tier cooperative structure ?
- A) Matsyafed                              B) Serifed  
C) Tourfed                              D) Kerafed
48. Identify the publication of Kerala State Co-operative Union.
- A) Sahakarana Veedhi                      B) Sahakarana Journal  
C) Sahakarana Dhara                      D) Sahakarana Sabdham
49. What does IFFCO stands for ?
- A) Indian Farmers Fertilizers Co-operative Ltd.  
B) Industrial Farmers Fertilizers Co-operative Ltd.  
C) Industrial Fisheries Farmers Co-operative Ltd.  
D) Indian Fisheries Farmers Co-operative Ltd.
50. Which of the following cooperative organization has its retail outlet named "Triveni" ?
- A) Marketfed  
B) Kerala State Civil Supplies Corporation  
C) Kerala State Co-operative Consumer Federation  
D) NAFED



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51. Meaning of the term 'quid pro quo' is  
A) Something in return  
B) The two parties  
C) Agreement  
D) Free consent
52. A watch given for repair is an example of a contract of  
A) Agency  
B) Bailment  
C) Sale of goods  
D) General contract
53. Select the correct statement.  
A) All agreements are contracts  
B) A contract without consideration is valid  
C) Free consent is required from one party of a contract  
D) All contracts are agreements
54. Which of the following is not a special type of contract ?  
A) Indemnity and guarantee  
B) Bailment and pledge  
C) General contract  
D) Agency
55. Standard deviation is  
A) A measure of dispersion  
B) Absolute measure of dispersion  
C) Relative measure of dispersion  
D) None of these
56. The most scientific measure of dispersion is  
A) Mean  
B) Median  
C) Geometric mean  
D) None of these
57. The probability value ranges between  
A) + 1 and - 1  
B) 0 and 1  
C) Infinity  
D) None of these
58. Which is an example of perfect positive correlation ?  
A) 0  
B) + 1  
C) - 1  
D) .98
59. Probable error is associated with  
A) Correlation  
B) Regression  
C) Standard deviation  
D) Arithmetic mean
60. Father of rank correlation is  
A) Karl Pearson  
B) Gosset  
C) Hurwics  
D) Spearman
61. Net working capital is  
A) Total current assets  
B) Total current assets minus total current liabilities  
C) Gross working capital  
D) Permanent working capital

62. EPS stands for  
A) Earnings Per Share  
C) Earnings Plus Share  
B) Earnings Price Share  
D) Earnings Price Subtraction
63. MM approach is related to  
A) Profit  
C) Dividend  
B) Earnings  
D) Investment
64. Risk is measured with the help of  
A) Mean  
C) Standard deviation  
B) Harmonic mean  
D) Standard error
65. IMC stands for  
A) Integrated Marketing Communication  
B) International Marketing Communication  
C) International Marketing Commission  
D) Integrated Marketing Committee
66. PLC means  
A) Product Life Circle  
C) Product Length Cycle  
B) Production Line Control  
D) Product Life Cycle
67. Select the correct statement.  
A) Marketing research and market research are the same  
B) Consumer research and market research are the same  
C) Consumer research and marketing research are the same  
D) None of these
68. Goodwill is  
A) Fixed asset  
C) Current asset  
B) Intangible asset  
D) Wasting asset
69. Single entry means  
A) Recording the debit aspect only  
B) Recording the credit aspect only  
C) Recording selected transactions only  
D) Incomplete double entry
70. Fourteen Commercial Banks were nationalised in  
A) 1968  
B) 1969  
C) 1970  
D) 1972



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71. Which of the following is not a current asset ?  
A) Plant B) Cash  
C) Bills receivable D) Debtors
72. Surplus means  
A) Net profit B) Excess of income over expenditure  
C) Net loss D) Gross profit
73. Prepaid expense is an example of  
A) Fixed asset B) Investment C) Current asset D) None of these
74. Drawing decreases  
A) Capital B) Loan C) Assets D) Liability
75. Bank account is a \_\_\_\_\_ account.  
A) Personal a/c B) Real a/c C) Nominal a/c D) None of these
76. Auditing means  
A) Verifying arithmetical accuracy B) Matches debit with credit  
C) Increases the reliability of accounts D) All the above
77. Sacrificing ratio is equal to  
A) Old ratio minus new ratio B) New ratio minus old ratio  
C) New ratio minus new ratio D) Old ratio minus old ratio
78. Select the correct statement.  
A) Sales and marketing are same B) Sales include marketing  
C) Marketing include sales D) None of these
79. Double account means  
A) Preparing only one balance sheet  
B) Preparing accounts under single entry system  
C) Preparing two balance sheets  
D) Preparing two profit and loss a/c
80. Which of the following is a feedback technique ?  
A) Planning B) Organising  
C) Control D) Direction

81. Which Missionary society started the first primary school at Kallai in Malabar ?  
A) London Mission Society  
B) Basel Evangelical Mission Society  
C) Church Mission Society  
D) Theosophical Society
82. 'Vedhadhikaraniroopanam' is a work by  
A) Sri Narayana Guru  
B) Chattampi Swamikal  
C) Sivayogi  
D) Sudraka
83. Who founded the Samathwa Samajam ?  
A) Dr. Palpu  
B) C.V. Kunjuraman  
C) Pandit K.P. Karuppan  
D) Vaikunda Swamikal
84. Vaghabatananda was associated with  
A) Yogakhema Sabha  
B) Sadhujana Paripalana Sangham  
C) Atma Vidya Sangham  
D) Kochi Pulaya Mahasabha
85. 'The Islam Dharma Paripalana Samajam' was founded by  
A) Vakkom Abdul Khadir Moulavi  
B) Muhammed Abdurahiman  
C) Moidu Maulavi  
D) Mamburam Thangal
86. The 'Upper cloth revolt of 1859' was started by the women folk of which community ?  
A) The Nair  
B) The Namboodiri  
C) The Channar  
D) The Ezhava
87. Among the following who was in charge of the Rani of Jhancy Regiment of the INA ?  
A) Ammu Swaminathan  
B) Akkamma Cheriyan  
C) A.V. Kuttimalu Amma  
D) Lakshmi Sahgal
88. 'Athmopadesasathakam' is written by  
A) Swami Anantha Theerthan  
B) Ayyankali  
C) Brahmananda Sivayogi  
D) Sree Narayana Guru
89. Which Part of the Indian Constitution deals with the Directive Principles of State Policy ?  
A) Part IV  
B) Part III  
C) Part VIII  
D) Part XV
90. The Right to Information Act was passed in the year  
A) 2001  
B) 2009  
C) 2014  
D) 2005



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91. Who was the first Director of the 'Kerala Bhasha Institute' ?  
A) K.T. Muhammed B) N.V. Krishna Varriar  
C) Abraham Joseph D) P.N. Panikkar
92. The first Adivasi Panchayath in Kerala  
A) Thirunelly B) Edamalakkudi C) Devikulam D) Attappadi
93. Who started the paper 'Mitavadi' ?  
A) C. Krishnan B) K. Ayyappan  
C) Ramakrishna Pilla D) V.T. Bhattathirippad
94. In 'UAPA', what is the expansion of 'U' ?  
A) Useful B) Ultra C) Unlawful D) Universal
95. The first complete printed book in Malayalam language is  
A) Chaturantyam B) Varthamanapusthakam  
C) Hortus Malabaricus D) Samkshepavedartham
96. The Indian constitution had how many Schedules at the time of its adoption in 1950 ?  
A) 10 B) 12 C) 8 D) 15
97. 'Rajyasamacharam', the first newspaper in Malayalam was published from  
A) Kottayam B) Nagarcoil C) Thalassery D) Attingal
98. Gandhiji's first visit to Kerala was related with  
A) The Khilafat-Non co-operation movement  
B) The Harijan upliftment  
C) The Quit India movement  
D) The Vaikom Satyagraha
99. Which Constitutional Amendment incorporated Fundamental duties in to the Indian Constitution ?  
A) 42<sup>nd</sup> B) 1<sup>st</sup> C) 96<sup>th</sup> D) 69<sup>th</sup>
100. Inclusion of the educated natives in the higher grades of public services was a demand of which of these movements ?  
A) Ezhava Memorial B) Malayali Memorial  
C) The Abstention Movement D) Swadesi Movement

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