PROVISIONAL ANSWER KEY

Question Paper Code: 27/2015/OL Category Code: 101/2010

Exam: Deputy General Manager in Kerala State

Cooperative Bank Ltd

Medium of Question: English
Date of Test 16-11-2015

Alphacode A

Question1:-In which state 'Bargi Dam' is located

A:-Uttarpradesh B:-Gujarath

C:-Madhyapradesh D:-West Bengal

Correct Answer:- Option-C

Question2:-Who wrote 'Poor Economies'

A:-Amartya Sen

B:-Muhammed Yunis

C:-Thomas Pickety

D:-Abhijith Banerjee Correct Answer:- Option-D

Question3:-By which institution the 'Suddhi Movement' was started

A:-Brahma Samaj

B:-Prarthana Samaj

C:-Arya Samaj

D:-Sathya Sodhak Samaj

Correct Answer:- Option-C

Question4:-Who is the chairperson of the 14th Finance Commission

A:-Vijay Kelkar

B:-Y V Reddy

C:-Reghuram Rajan

D:-Prabhat Patnaik

Correct Answer:- Option-B

Question5:-Who was the president of 'Congress Khilafath Swaraj Party'

A:-Motilal Nehru

B:-Mahatma Gandhi

C:-Maulana Azad

D:-C R Das

Correct Answer:- Option-D

Question6:-Who published a magazine called 'Abhinava Keralam'

A:-Vaghbhatananda

B:-V T Bhattathirippad

C:-Mannathu Padmanabhan

D:-Sree Narayanaguru

Correct Answer:- Option-A

Question7:-Which bank is the first Indian private sector bank to set up a branch in China

A:-ICICI

B:-HDFC

C:-Axis Bank

D:-Kotak Mahindra Bank

Correct Answer:- Option-C

Question8:-Who introduced 'Itaradari' system

A:-Thomas Munroe

B:-Warren Hastings

C:-Lord Cornwallis

D:-Lord Wellesley

Correct Answer:- Option-B

Question9:-Who founded 'Ananda Mahasabha'

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A:-Thycaud Ayya
    B:-Vaghbhatananda
    C:-Vaikunda Swamikal
    D:-Brahmananda Sivayogi
    Correct Answer:- Option-D
Question10:-Who among the following was a member of Cochin Legislative Assembly
    A:-Kumaranasan
    B:-Mannathu Padmanabhan
    C:-Pandit Karuppan
    D:-Dr. Palpu
    Correct Answer:- Option-C
Question11:-Senthuruni Wildlife Sanctuary is in which district
    A:-Kollam
    B:-Pathanamthitta
    C:-ldukki
    D:-Wayanad
    Correct Answer:- Option-A
Question12:-Who has been conferred the Dadasaheb Phalke Award for the year 2013
    A:-K Balachander
    B:-Gulzar
    C:-Soumithra Chatteriee
    D:-Amithabh Bachchan
    Correct Answer:- Option-B
Question13:-'Kallumala Agitation' is associated with
    A:-Sree Narayana Guru
    B:-A K Gopalan
    C:-Ayyankali
    D:-Sahodaran Ayyappan
    Correct Answer:- Option-C
Question14:-National Institute of Fashion Technology is in which district
    A:-Kozhikode
    B:-Kottayam
    C:-Thiruvananthapuram
    D:-Kannur
    Correct Answer:- Option-D
Question15:-Which act introduced communal representation or separate electorates for the first time in India
    A:-Government of India Act of 1909
    B:-Government of India Act of 1919
    C:-Government of India Act of 1935
    D:-Indian Independence Act of 1947
    Correct Answer: - Option-A
Question16:-During which period the 'Valangai and Idangai' system existed
    A:-Chera period
    B:-Chola period
    C:-Pandya period
    D:-Pallava period
    Correct Answer:- Option-B
Question17:-In which year National Rural Livelihood Mission was initiated
    A:-2009
    B:-2011
    C:-2012
    D:-2013
    Correct Answer:- Option-C
Question18:-Jitan Ram Manjhi is the Chief Minister of
    A:-Bihar
    B:-Arunachal Pradesh
    C:-Nagaland
    D:-Sikkim
    Correct Answer: - Option-A
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Question19:-Thomas Cup 2014 was won by Japan by defeating which country A:-China B:-Indonesia C:-Singapore D:-Malaysia Correct Answer:- Option-D Question20:-The first Indian who became the brand ambassador of Interpol A:-Amir Khan B:-Shahrukh Khan C:-Aiswrya Rai D:-Hritik Roshan Correct Answer:- Option-B Question21:-Who is regarded as the pioneer of Linear Programming? A:-George B. Dantzig B:-T.L.Seaty C:-D.W. Miller D:-C.W.Churchman Correct Answer: - Option-A Question22:-"Management is the art of gettting things done through people"- this famous definition given by.... A:-Harold Koontz B:-F.W. Taylor C:-Mary parker Follet D:-Lowrence A. Appley Correct Answer:- Option-C Question23:-Which of the following methods can be adopted to a company to reduce their cost and improve their organizational performance that lead to better utilization of resources A:-Bench Marking B:-Outsourcing C:-Re-centralization D:-Re-engineering Correct Answer:- Option-B Question24:-A statement which describes the nature, define the purposes and the scope of the job is called----A:-Job Specification B:-Job description C:-job Analysis D:-None of these Correct Answer:- Option-B Question25:-A Change in behaviour based on experience is called A:-Selective Retention **B:-Motivation** C:-Dissonance D:-Learning Correct Answer:- Option-D Question26:-Yahoo enables users to design a My Yahoo section with a choice of topics , arrangement and colours. This is an example of A:-Bench Marking B:-E-commerce C:-Outsourcing D:-Customization Correct Answer:- Option-D Question27:-Who conducted famous 'Hawthorne experiments' A:-Elton Mayo B:-F.W. taylor C:-Max Webber D:-Peter F. Drucker Correct Answer: - Option-A Question28:-Which of the following is not a primary activity in a value chain? A:-Operations B:-Procurement

C:-Marketing and sales D:-Inbound Logistics Correct Answer:- Option-B Question29:-The exact manner in which the integrated series of activities will have to be performed is called A:-Procedures **B:-Programmes** C:-Schedules D:-Rule Correct Answer: - Option-A Question30:----- technique is used to achieve the best allocation of available resources A:-Transportaiontechniques B:-GameThoery C:-Linear Programming D:-None of these Correct Answer:- Option-C Question31:-In a game theory ,a game is said to be fair, if the value of the game is A:-Zero B:-One C:-More than One D:-Less than One Correct Answer: - Option-A Question32:-The inventory control which is used to control the spare parts is A:-ABC Analysis B:-FIFO C:-VED Analysis D:-FSN Analysis Correct Answer:- Option-C Question33:-Insurance products are the example of A:-Convenience Products **B:-Specialty Goods** C:-Shopping goods D:-Unsought Products Correct Answer:- Option-D Question34:-If IBM and Apple Computer announce a joint operation to develop a new computer operating system ,it is an example of A:-Corporate Marketing system B:-Horizontal Marketing System C:-Administered marketing System D:-Conglomerate Marketing System Correct Answer:- Option-B Question35:-The level of product which gives actual benefits to the basic consumer needs is A:-Augmented Product **B:-Actual Product** C:-Core Product D:-None of these Correct Answer:- Option-C Question36:-The test measures the latent ability or potential of a candidate to learn a new job or skill is A:-Aptitude test B:-Proficiency test C:-Attitude test D:-Personality test Correct Answer:- Option-A Question37:-Theory of 'Z' was propounded by A:-Mc. Gregor B:-Follet C:-Likert D:-Urwick Correct Answer:- Option-D Question38:-'Induction' means

A:-Training B:-Promotion C:-Incentives D:-Introduction Correct Answer:- Option-D Question39:-Sportspersons always like to buy trendy products while top managers usually buy formal wear. Which of the following variable is used to segment this market? A:-Personality B:-Value C:-Occupations D:-Life styles Correct Answer:- Option-D Question40:-Departmentalization by process is followed in A:-Paper Industry B:-Departmental Store C:-Banks D:-Retail Shops Correct Answer:- Option-A Question41:-According to ----- the behaviour of an individual is determined by his strongest need at a particular moment. Needs that are not satisfied motivate the behaviour A:-Abraham Maslow B:-Peter F.Drucker C:-Herzberg D:-Vroom Correct Answer:- Option-A Question42:-In how many ways can the letters of the word 'STRANGE' be arranged so that the vowels occupies only the odd places. A:-1200 B:-1440 C:-2200 D:-3840 Correct Answer:- Option-B Question43:----is generally used for repetitive type projects or for thoseb projects fairly accurate estimate of time or completion of activities can be made. A:-UNETICS **B:-PERT** C:-CPM D:-TOPS Correct Answer:- Option-C Question44:-in which of the following stages of new product development, the 'Brain storming' technique is used A:-Concept Tesing **B:-Idea Generation** C:-Market Analysis D:-Commercializzation Correct Answer:- Option-B Question45:-Which of the following methods used in dealing with surplus manpower getting rid of ageing employees and infusing fresh talents into the organizations A:-Retrenchment B:-Outplacement C:-Lay off D:-Voluntary Retirement Correct Answer:- Option-D Question 46:---- refers to the favourableness or unfavourableness of a job environment of people A:-Work life Balance B:-QWL C:-QC D:-Morale Correct Answer:- Option-D Question47:-Giving samples to the consumers is a part of A:-Advertising

- **B:-Publicity** A:-Theory X
 - C:-Relationship marketing
 - D:-Sales promotion

Correct Answer:- Option-D

Question48:-'People who are ready to take responsibilities without fear'- according to

- B:-Theory Y
- C:-ERG
- D:-Expectancy Theory
- Correct Answer:- Option-B

Question49:-'The decisions are made rationally cent per cent perfect after considering the prose and cons of all the alternatives carefully'- According to

- A:-Classical Theory
- **B:-Traditional Theory**
- C:-Behavioural Theory
- D:-Situation Theory
- Correct Answer: Option-A

Question50:-The process of searching for prospective employees and stimulating them to apply for the job in the organization is called

- A:-Recruitment
- **B:-Notification**
- C:-Induction
- D:-Selection Test
- Correct Answer: Option-A

Question51:-If greater risk is associated with receiving of future economic benefit the ------ discount rate is adopted

- A:-Lower
- B:-Higher
- C:-Normal
- D:-Positive
- Correct Answer:- Option-B

Question52:-It is an art of finding assets that are worth more than the cost to achieve the goals of optimizing wealth of owners

- A:-Balancing Project
- B:-Capital investment process
- C:-Capital investment decisions
- D:-Capital Budgeting
- Correct Answer:- Option-D

Question53:-A new machinery in place of old equipment due to technological changes is termed as

- A:-Balancing
- **B:-Modernization**
- C:-Expansion
- D:-replacement
- Correct Answer:- Option-B

Question54:-Debt funds are raised in the form of

- A:-Term loan
- **B:-Debentures**
- C:-Bonds
- D:-All of the above
- Correct Answer:- Option-D

Question55:-The dividend policy of the firm and its market price of shares is determined by

- A:-Price earnings ratio
- B:-Dividend yield
- C:-Earnings per share
- D:-Book value
- Correct Answer:- Option-C

Question56:-A company with huge accumulated reserves will distribute the earnings in the form of bonus shares are called

- A:-Scrip dividend
- B:-Cash dividend
- C:-Interim dividend
- D:-Final dividend

Correct Answer: - Option-A Question57:-Return on capital employed is also known as A:-Return on investment B:-Return on share holders fund C:-Return on total asset D:-Return on fixed asset Correct Answer:- Option-A Question58:-A highly geared company exposes to A:-Inflation risk B:-Financial risk C:-Business risk D:-Internal rate risk Correct Answer:- Option-B Question59:-The cost of capital is not similar to one of the following A:-Cut-off rate B:-Hurdle rate C:-Target rate D:-Internal rate of return Correct Answer:- Option-D Question60:-The non-productive projects are to be financed by A:-Debt and equity fund B:-Equity fund C:-Retained earnings D:-Debt fund Correct Answer:- Option-C Question61:-A situation where costs and revenue rise at the same rate is known as A:-Differential inflation B:-Real inflation C:-Synchronized inflation D:-None of these Correct Answer:- Option-C Question62:-The adoption of JIT supply chain management, vendor management will drastically reduces the level of A:-Raw material stock B:-Finished goods stock C:-Work in progress stock D:-All of the above Correct Answer:- Option-D Question63:-A situation where the company do not have funds sufficient to run its normal operations smoothly A:-Over trading B:-Over capitalization C:-Under capitalization D:-None of the above Correct Answer:- Option-C Question64:-The credit offered by a business firm to another business firm as a part of trade transactions A:-Trade credit B:-Consumer credit C:-Cash discount D:-Cost of credit Correct Answer: - Option-A Question65:-One of the following is a common source of finance for a small business firm A:-Factoring B:-Commercial paper C:-Bill discounting D:-Bill acceptance Correct Answer:- Option-C Question66:-The expected rate of return that equates to the market rate of interest for investment of a similar risk profile A:-Opportunity cost B:-Marginal cost C:-Weighted average cost

D:-None of the above Correct Answer: - Option-A Question67:-The ratio of proportion of fixed interest bearing funds to equity share holders fund is known as A:-Share holders equity ratio B:-Proprietory ratio C:-Capital gearing ratio D:-Debtors turn over ratio Correct Answer:- Option-C Question68:-The lessor undertakes to finance only a part of the money required to purchase the asset in A:-Financial lease B:-Operating lease C:-Sale and lease back D:-Leveraged lease Correct Answer:- Option-D Question69:-The risk of obsolescence on the asset is borne by the A:-Lessor B:-Lessee C:-Both (1) and (2) D:-None of the above Correct Answer: - Option-A Question 70:- The excess of current asset over current liability is called A:-Net current asset B:-Net working capital C:-Working capital D:-All of the above Correct Answer:- Option-D Question71:-When shares are forfeited the share capital account is debited by A:-Paid up amount B:-Called up amount C:-Calls in arrears D:-Nominal value of shares Correct Answer:- Option-B Question72:-Transfer to capital redemption reserve can be made from A:-Dividend equalization reserve B:-Security premium account C:-Profit prior to incorporation D:-Profit on re-issue of forfeited shares Correct Answer:- Option-A Question73:-The relation ship between normal rate of return and P.E ratio is A:-Inverse B:-Direct C:-Irregular D:-None of these Correct Answer:- Option-A Question74:-Right issue means issue of shares to A:-Existing debenture holders B:-Existing share holders C:-Promoters D:-Institutional investors Correct Answer:- Option-B Question75:-Capital of a company which can be called up only in the event of winding up is known as A:-Nominal B:-Registered C:-Authorized D:-Reserve

Correct Answer:- Option-D

A:-General reserve B:-Free reserve

Question 76:-Forfeited share account is finally closed by transfer of its balance to

C:-Capital reserve D:-Securities premium account Correct Answer:- Option-C Question77:-A newly incorporated company cannot issue shares A:-At discount B:-At par C:-At premium D:-None of these Correct Answer: - Option-A Question78:-Shares issued by the company to its employees or directors at a discount or for considerations other than cash is known as A:-Preference shares **B:-Equity shares** C:-Sweat shares D:-Right issue Correct Answer:- Option-C Question79:-When preference shares are redeemed it results in A:-Increase in capital B:-Decrease in capital C:-Both (1) and (2) D:-None of these Correct Answer:- Option-D Question80:-Calls in arrears is shown as A:-A current liability B:-A current asset C:-A fixed asset D:-None of these Correct Answer:- Option-D Question81:-A bank which is registered in the second schedule of the RBI A:-Scheduled bank B:-Non-scheduled bank C:-Foreign bank D:-Domestic bank Correct Answer: - Option-A Question82:-The bank which plays an important role in promoting foreign trade A:-Agriculture bank B:-Exchange bank C:-Industrial bank D:-Commercial bank Correct Answer:- Option-B Question83:-Spreads of funds to reach a broader spectrum of people A:-Self help group B:-Deployment C:-Micro-credit D:-Direct finance Correct Answer:- Option-B Question84:-It refers to one company taking over controlling interest in another company A:-Syndication B:-Merger C:-Acquisition D:-Amalgamation Correct Answer:- Option-C

Correct Answer:- Option-A

Question86:-Charge created on assets which undergo change is known as

A:-Decryption B:-Magnetism C:-Encryption

D:-Tele-communication

Question85:-Process of converting the coded text to its original form

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A:-Fixed charge
     B:-Floating charge
     C:-Lien
     D:-None of these
     Correct Answer:- Option-B
Question87:-A document which represents ownership of goods in transit is known as
     A:-Bill of lading
     B:-Bill discounting
     C:-Freight
     D:-None of these
     Correct Answer:- Option-A
Question88:-Practice of transferring a public utility from state ownership to private ownership is known as
     A:-Liberalization
     B:-Privatization
     C:-Globalization
     D:-Joint venture
    Correct Answer:- Option-B
Question89:-IRDA act was passed in the year
    A:-1938
     B:-1956
     C:-1999
     D:-2001
     Correct Answer:- Option-C
Question90:-Insurance is a form of protection against a possible
     A:-Indemnity
     B:-Loss
     C:-Damage
     D:-Risk
     Correct Answer:- Option-D
Question91:-The concept where transactions are entered in the books of accounts at the amount actually involved is known
as
     A:-Money measurement concept
     B:-Cost concept
     C:-Going concern concept
     D:-Dual-aspect concept
     Correct Answer:- Option-B
Question 92:- The standard deals with the bases for recognition of revenue in the statement of profit and loss of an enterprise
    A:-AS22
     B:-AS19
     C:-AS2
     D:-AS9
     Correct Answer:- Option-D
Question93:-The person who is in reality a partner, but whose name does not appear in any way as partner is known as
    A:-Sleeping partner
     B:-Nominal partner
     C:-Partners in profit only
     D:-Partners by estoppel
     Correct Answer: - Option-A
Question94:-Huge advertising expenses are incurred to introduce a new product in the market is a
     A:-Capital expenditure
     B:-Deffered revenue expenditure
     C:-Revenue expenditure
     D:-None of these
     Correct Answer:- Option-B
Question95:-The primary record of a credit purchase of a fixed asset is made in
    A:-Journal proper
     B:-Purchase book
    C:-Cash book
     D:-Sales book
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Correct Answer: - Option-A

Question96:-Which of the following account is opened when a partnership firm is dissolved

A:-P/L appropriation A/C

B:-Revaluation A/C

C:-Realisation A/C

D:-P/L adjustment A/C

Correct Answer:- Option-C

Question 97:- A document evidencing a debit to be raised against a party for any reason other than a credit sale is called

A:-Currency note

B:-Credit note

C:-Promissory note

D:-Debit note

Correct Answer:- Option-D

Question 98:-The account which is prepared to ascertain the cost of goods manufactured

A:-Sales A/C

B:-Machinery A/C

C:-Manufacturing A/C

D:-None of these

Correct Answer:- Option-C

Question 99: In the absence of an agreement to the contrary, it is assumed that the partners are to share profits

A:-Equally

B:-In the old profit sharing ratio

C:-Sacrificing ratio

D:-None of these

Correct Answer: - Option-A

Question 100: When a partnership firm is converted into a joint stock company, the expenses involved are borne by

A:-Partnership firm

B:-Joint stock company

C:-As agreed upon by the firm and the joint stock company

D:-Government

Correct Answer:- Option-C