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12. "ಯಶೋಧರ ಚರಿತೆ" ಕೃತಿಯ ಕರ್ತೃ ಯಾರು?

Correct Answer: C) ನಾಗಚಂದ್ರ

Explanation: Nagachandra (also known as ಅಭಿನವ ಪಂಪ) authored the Kannada Jain epic "ಯಶೋಧರ ಚರಿತೆ", an important work in medieval Kannada literature.

13. ಕನ್ನಡದ ಮೊದಲ ನಿಘಂಟು ಯಾವುದು?

Correct Answer: C) ರನ್ನಕಂಡ

Explanation: Rannakanda is traditionally regarded as the **first Kannada dictionary** (ನಿಘಂಟು). It is attributed to the Kannada poet **Ranna** and is considered one of the earliest lexicographical works in Kannada.

45. "ಮಲೆಗಳಲ್ಲಿ ಮದುಮಗಳು" ಕಾದಂಬರಿಯ ಕರ್ತೃ ಯಾರು?

B) ಶಿವರಾಮ ಕಾರಂತ

Explanation: K. Shivaram Karanth authored the celebrated Kannada novel "ಮಲೆಗಳಲ್ಲಿ ಮದುಮಗಳು", one of the landmark works in Kannada literature. Karanth was also a recipient of the **Jnanpith Award**.

46. "ಕುಸುಮಬಾಲೆ" ಕಾದಂಬರಿಯ ಕರ್ತೃ ಯಾರು?

Correct Answer: A) ದೇವನೂರು ಮಹಾದೇವ

Explanation: Devanuru Mahadeva is the author of the acclaimed Kannada novel "ಕುಸುಮಬಾಲೆ", a landmark work in modern Kannada literature. The novel is known for its innovative narrative style and its portrayal of rural life and marginalized communities.

14. "ರನ್ನಕಂಡ" ಕೃತಿಯ ಕರ್ತೃ ಯಾರು?

Correct Answer: C) ನೇಮಿರಾಜ

Explanation: Nemiraja is the author of "ರನ್ನಕಂಡ", which is regarded as one of the earliest Kannada ನಿಘಂಟು (dictionary/lexicon) works. Despite its name, "ರನ್ನಕಂಡ" was not written by the poet Ranna; it was composed by ನೇಮಿರಾಜ.

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6. "ಕವಿಚಕ್ರವರ್ತಿ" ಎಂಬ ಬಿರುದು ಯಾರಿಗೆ ಸೇರಿದೆ?

C) ಕುಮಾರವ್ಯಾಸ

Explanation: Kumaravyasa is popularly known by the title "ಕವಿಚಕ್ರವರ್ತಿ" for his monumental contribution through "ಕುಮಾರವ್ಯಾಸ ಭಾರತ".

35. "ಹಳೆಗನ್ನಡ" ಕಾಲವನ್ನು ಸಾಮಾನ್ಯವಾಗಿ ಯಾವ ಅವಧಿಗೆ ಸೇರಿಸಲಾಗುತ್ತದೆ?

A) 450–1200

Explanation: Kannada literary history is commonly divided into:

- ಹಳೆಗನ್ನಡ (Old Kannada): 450–1200 CE
- ನಡುಗನ್ನಡ (Middle Kannada): 1200–1700 CE
- ಹೊಸಗನ್ನಡ (Modern Kannada): 1700 CE onwards

8. "ಮಲ್ಲಿನಾಥ ಪುರಾಣ" ಕೃತಿಯ ಕರ್ತೃ ಯಾರು?

A) ಜನ್ನ

Explanation: Janna authored "ಮಲ್ಲಿನಾಥ ಪುರಾಣ", a celebrated Jain literary work in Kannada. Janna was also honored with the title "ಕವಿಚಕ್ರವರ್ತಿ" in literary history.

84. The "Overdraft" facility in banking is primarily associated with which type of account?

C) Current Account

Explanation: An **Overdraft (OD)** facility allows an account holder to withdraw more money than the available balance up to a sanctioned limit. It is **primarily offered on Current Accounts**, especially for businesses and traders, to meet short-term working capital needs. (Banks may also offer overdrafts against fixed deposits or salary accounts, but the standard answer in banking exams is **Current Account**.)

99. 2025ರಲ್ಲಿ ಘೋಷಿಸಲಾದ "Digital Intelligence Authority (DIA)" ಯೋಜನೆ ಯಾವ

ಇಲಾಖೆಯಿಂದ ನಿರ್ವಹಿಸಲ್ಪಡುತ್ತದೆ?

C) ಹಣಕಾಸು ಸೇವೆಗಳ ಇಲಾಖೆ

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Explanation: The **Digital Intelligence Authority (DIA)** initiative was announced to strengthen digital financial security, curb cyber-enabled financial fraud, and improve coordination among banks and financial institutions. It is associated with the **Department of Financial Services (DFS)** under the **Ministry of Finance**.

146. Profit-only cooperative becomes:

B) Non-cooperative

Explanation: A **cooperative society** is established primarily to promote the **economic and social welfare of its members through mutual help**, not solely to maximize profits. If an organization operates only for profit without adhering to cooperative principles, it ceases to function as a true cooperative.

2. ಕನ್ನಡದ ಮೊದಲ ಲಭ್ಯ ವ್ಯಾಕರಣ ಗ್ರಂಥ ಯಾವುದು?

Correct Answer: B) ಶಬ್ದಮಣಿದರ್ಪಣ

Explanation: Shabdamanidarpana is regarded as the **earliest extant (first available) Kannada grammar text**. It was authored by Keshiraja in the **13th century**.

103. ಭಾರತೀಯ ಸಂವಿಧಾನವನ್ನು "ಅರ್ಧ-ಫೆಡರಲ್ (Quasi-Federal)" ಎಂದು ವಿವರಿಸಿದವರು ಯಾರು?

Correct Answer: A) K. C. Wheare

Explanation: Kenneth Clinton Wheare described the **Indian Constitution** as "**Quasi-Federal**" (ಅರ್ಧ-ಫೆಡರಲ್) because it combines features of both a **federal** and a **unitary** system, with a stronger Centre.

194. AMUL is an example of:

B) Dairy Cooperative

Explanation: Amul is India's largest **dairy cooperative**, operating under the Gujarat Cooperative Milk Marketing Federation. It is a successful example of the cooperative movement in the dairy sector.

42. "ಪಂಚಮಹಾಕಾವ್ಯ"ಗಳಲ್ಲಿ ಸೇರದ ಕೃತಿ ಯಾವುದು?

Correct Answer: D) ರಾಮಚಂದ್ರಚರಿತಪುರಾಣ

Explanation: The **Kannada Panchamahakavyas (Five Great Epics)** are generally accepted as:

1. Adipurana – ಪಂಪ
2. Vikramarjuna Vijaya (ಪಂಪ ಭಾರತ) – ಪಂಪ
3. Shantipurana – ಪೊನ್ನ

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4. Gadayuddha – ರನ್ನ
5. Ajitapurana – ರನ್ನ

"ರಾಮಚಂದ್ರಚರಿತಪುರಾಣ" is an important Kannada work but **is not included** among the traditional ಪಂಚಮಹಾಕಾವ್ಯಗಳು.

87. Who was appointed as the Chairperson of the NSE (National Stock Exchange) Governing Board in early 2025?

B) Srinivas Injeti

Explanation: Srinivas Injeti was appointed as the **Chairperson of the Governing Board of the National Stock Exchange (NSE)** with the approval of SEBI. He is a retired IAS officer and former Secretary, Ministry of Corporate Affairs, and also served as the founding Chairperson of the International Financial Services Centres Authority

88. In 2025, the newly inaugurated regional office of the Inland Waterways Authority of India (IWAI) is located in which city?

Correct Answer: B) Srinagar

Explanation: In May 2025, the **Inland Waterways Authority of India (IWAI)** inaugurated a **new office in Srinagar** to support the development of inland water transport infrastructure in Jammu & Kashmir. The office coordinates work on the national waterways along the **Chenab, Jhelum, and Ravi** rivers.

101. The term "Procedure established by law" in Article 21 is inspired from the Constitution of:

C) Japan

Explanation: Article 21 of the Constitution of India states:

"No person shall be deprived of his life or personal liberty except according to procedure established by law."

The phrase "**Procedure established by law**" was **borrowed from the Constitution of Japan**.

- **Japan** → *Procedure established by law* ,

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- Although the phrase was borrowed from Japan, the Supreme Court of India, particularly in the **Maneka Gandhi v. Union of India (1978)** case, interpreted it broadly to incorporate elements similar to the American concept of **due process**, requiring the procedure to be just, fair, and reasonable.

176. Dividend distribution is subject to:

D) All of the above

Explanation: In a **cooperative society**, dividend can be distributed only when:

- There is **sufficient profit** available.
- The accounts have been **audited** and the financial results are finalized.
- The distribution complies with the **Bye-laws** of the society and the applicable Cooperative Societies Act/Rules.

Therefore, dividend distribution is subject to **all** these conditions.

180. Urban Cooperative Banks operate in:

B) Urban areas

Explanation: Urban Cooperative Bank primarily operates in **urban and semi-urban areas**. These banks provide banking services such as deposits, loans, and other financial services mainly to individuals, small businesses, traders, and local communities in towns and cities.

25. "ಮಹಾಕವಿ" ಎಂಬ ಬಿರುದು ಯಾರಿಗೆ ಸೇರಿದೆ?

D) ಕುವೆಂಪು

Explanation: Kuppali Venkatappa Puttappa is popularly and officially honored with the title "ರಾಷ್ಟ್ರಕವಿ", and he is also widely referred to as "ಮಹಾಕವಿ ಕುವೆಂಪು" in Kannada literature.

This is the most appropriate answer in modern Kannada GK examinations.

82. In the 2025–26 tax regime, what is the new limit for non-taxable income (standard deduction + slabs)?

B) ₹12 lakh

Explanation: Under the **New Tax Regime announced in Union Budget 2025–26**, there is **no income tax payable up to ₹12 lakh of annual income** due to the enhanced rebate under Section 87A. For **salaried taxpayers**, the ₹75,000 standard deduction effectively raises the tax-free income level to **₹12.75 lakh**.

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122. Which case limited Parliament's amending power?

D) All of the above

Explanation:

- Golaknath v. State of Punjab (1967) held that Parliament could not amend Fundamental Rights (this position was later modified).
- Kesavananda Bharati v. State of Kerala (1973) introduced the **Basic Structure Doctrine**, holding that Parliament cannot amend the Constitution in a way that destroys its basic structure.
- Minerva Mills v. Union of India (1980) reaffirmed the Basic Structure Doctrine and struck down provisions that sought to give Parliament unlimited amending power.

Since **all three judgments** placed constitutional limits on Parliament's power to amend the Constitution, the best answer is:

147. Long-term sustainability depends on:

B) Welfare

Explanation: In the context of **cooperative societies**, long-term sustainability is achieved by promoting the **welfare of members**, democratic management, mutual assistance, and community development. While profit is important for financial viability, it is **not the primary objective** of a cooperative.

173. Audit classification is based on:

C) Financial health

Explanation: In cooperative societies, **audit classification** is generally based on the society's **overall financial health**, including:

- Accuracy of accounts and records
- Financial position (assets, liabilities, reserves)
- Compliance with the Cooperative Societies Act, Rules, and Bye-laws
- Recovery performance and management of funds

It is **not based solely on profit** or a government decision.

99. 2025ರಲ್ಲಿ ಘೋಷಿಸಲಾದ "Digital Intelligence Authority (DIA)" ಯೋಜನೆಯನ್ನು ಯಾವ

ಇಲಾಖೆ ನಿರ್ವಹಿಸುತ್ತದೆ?

C) ಹಣಕಾಸು ಸೇವೆಗಳ ಇಲಾಖೆ

Explanation: The **Digital Intelligence Authority (DIA)** initiative is associated with strengthening the digital financial ecosystem, including fraud prevention and secure digital

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financial services. It is administered by the **Department of Financial Services (DFS)** under the **Ministry of Finance**.

40. "ವಚನ ಪಿತಾಮಹ" ಎಂದು ಯಾರನ್ನು ಕರೆಯುತ್ತಾರೆ?

A) ಬಸವಣ್ಣ

Explanation: Basava is popularly known as the "ವಚನ ಪಿತಾಮಹ" (**Father of Vachana Literature**) because he pioneered and popularized the ವಚನ ಸಾಹಿತ್ಯ movement in the 12th century as part of the Lingayat (Veerashaiva) reform movement.