

Code No. : 1044/2023

Question Booklet No.

Question Booklet  
Alpha Code

D

104000

Signature : .....

Reg. No. : .....

Total No. of questions : 160

Time : 2 Hours

Maximum : 80 Marks

### INSTRUCTIONS TO CANDIDATE

1. The question paper will be given in the form of a Question Booklet. There will be four versions of Question Booklet Alpha Code such as A, B, C and D.
2. The alpha code will be printed on the top left margin of the facing sheet of the Question Booklet.
3. If you get a Question Booklet where the alpha code does not match your Register Number, please draw the attention of the Invigilator IMMEDIATELY.
4. The Question Booklet will be sealed at the middle of the right margin. Candidate **should not** open the Question Booklet, until the indication is given to start answering.
5. Immediately after the commencement of the examination, the candidates should check that the Question Booklet supplied to him/her contains all the 160 questions in serial order. The Question Booklet does not have unprinted or torn or missing pages and if so, he/she should bring it to the notice of the Invigilator and get it replaced by a complete booklet with same alpha code. This is **most important**.
6. **Do not write or mark anything** on your Question Booklet. A separate paper will be provided for rough work.
7. Please read carefully all the instructions on the Answer Sheet (Part B – Side B) before marking your answers.
8. Each question is provided with four alternative choices (A), (B), (C) and (D). Choose the correct alternative and darken the bubble corresponding to the question number using Blue or Black Ball-Point Pen in the OMR Answer Sheet.
9. Each correct answer carries **1/2** mark.
10. A candidate will not be allowed to leave the examination hall till the end of the session and without handing over his/her Answer Sheet to the Invigilator. The candidate should ensure that the Invigilator has verified all the entries in the Register Number Coding Sheet and has affixed the Invigilator's signature in the appropriate space provided.
11. Strict compliance of instruction is essential. Any malpractice or attempt to commit any kind of malpractice in the examination will result in the summary disqualification of the candidate.

SEAL

Code No. : 1044/2023

Question Booklet  
Alpha Code

D

Total No. of Questions : 160

Time : 2 Hours

Each question carries half mark :

Marks : 80 (160 × ½)

I. Choose the correct **article** from brackets for the following :

1. Mumbai is \_\_\_\_\_ business capital of India.

- A) the                      B) a                      C) an                      D) none of these

2. He claims to be \_\_\_\_\_ God.

- A) the                      B) a                      C) an                      D) none of these

II. Choose the correct **meaning** from brackets for the following :

3. Ab initio

- A) at the beginning                      B) at the end  
C) at any time                      D) none of these

4. Suo motto

- A) by some measure                      B) on its own motion  
C) by some pressure                      D) none of these

III. Choose the correct **preposition** from brackets for the following :

5. He earns his living \_\_\_\_\_ street show.

- A) by                      B) from                      C) through                      D) none of these

6. I met him \_\_\_\_\_ the bus station.

- A) in                      B) at                      C) on                      D) none of these

IV. Choose the correct **antonym** from brackets for the following :

7. Liquidate

- A) commerce                      B) wind up                      C) shut down                      D) none of these

8. Radical

- A) extreme                      B) orthodox                      C) revolutionary                      D) none of these

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V. Choose the correct form of the **verb** given in brackets for the following :

9. Our headmaster always (walk) to school.  
A) is walking      B) walks      C) walk      D) none of these
10. My father (drink) a lot of water daily as advised by his doctor.  
A) drinks      B) is drinking      C) drink      D) none of these
11. Their school (reopen) next month.  
A) reopens      B) is reopening      C) reopen      D) none of these
12. It (rain) now.  
A) rains      B) may rain      C) is raining      D) none of these
13. She (understand) the whole position.  
A) understand      B) understands  
C) is understanding      D) none of these
14. That house (belong) to my brother.  
A) belong      B) is belonging      C) belongs      D) none of these
15. She (meet) him last month.  
A) met      B) has met      C) had met      D) none of these
16. He (Learn) driving in 2015.  
A) has learned      B) had learned      C) learned      D) none of these
17. She (return) all books to the library last week.  
A) returned      B) has returned      C) had returned      D) none of these
18. They already (vacate) the shop.  
A) vacate      B) vacated  
C) have already vacated      D) none of these

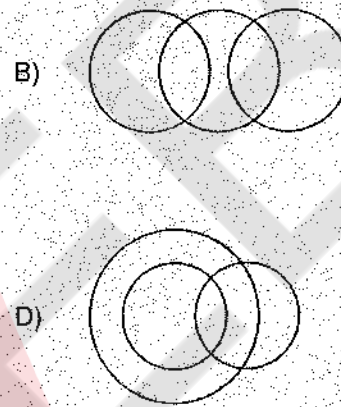
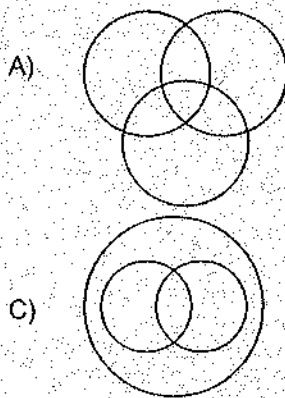
VI. Choose the correct **synonym** from brackets for the following :

19. Docile  
A) gentle      B) stubborn      C) harsh      D) none of these
20. Hostility  
A) friendship      B) enmity      C) happy      D) none of these

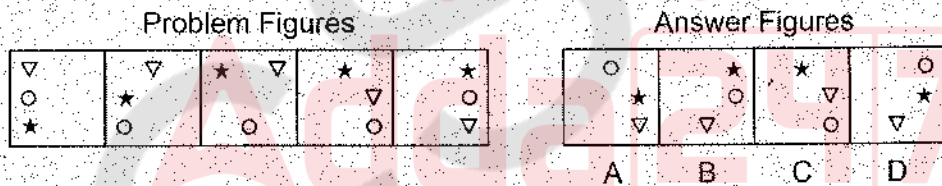
21. International Human Rights Day falls on  
 A) 9<sup>th</sup> December      B) 10<sup>th</sup> December      C) 15<sup>th</sup> December      D) 1<sup>st</sup> January
22. Read the following statements  
 (1) The CBI obtains the power to investigate from the Delhi Police Establishment Act 1946  
 (2) The jurisdiction of CBI has been extended to all States and Union Territories with the consent of the States  
 Which of the above statement is/are correct?  
 A) (1) and (2)      B) (1) alone  
 C) (2) alone      D) Neither (1) nor (2)
23. Which organization uses TOT (Toll-Operate-Transfer) model in India?  
 A) National Highway Authority of India (NHAI)      B) Road Fund Board  
 C) NATPAC      D) Border Road Organization
24. Where did Gandhiji experiment Sathyagraha movement in the first time in India?  
 A) Pretoria in South Africa      B) Champaran in Bihar  
 C) Kheda in Gujarat      D) Noakhali
25. By which Constitutional amendment the word 'Secular' has been incorporated in the Constitution?  
 A) 40<sup>th</sup> amendment      B) 43<sup>rd</sup> amendment  
 C) 45<sup>th</sup> amendment      D) 42<sup>nd</sup> amendment
26. Among the following non Indians who was awarded the Bharat Ratna?  
 A) Nelson Mandela      B) Marshal Tito  
 C) Sirimavo Bandaranaike      D) Shejk Mujibur Rahman
27. Who among the following is the youngest Nobel Prize Winner?  
 A) Lawrence Brag      B) Malala Yousafzai      C) Warner Heisenberg      D) Paul A.M. Dirac
28. How many lions are there in 'Lion Capital' excavated from Saranath?  
 A) Three      B) Two      C) Five      D) Four
29. Where will the 2026 FIFA world cup be held?  
 A) Mexico      B) Canada      C) USA      D) All of the above
30. As the temperature of water falls from 8°C to 1°C, water will  
 A) Freeze      B) Contract  
 C) First contract and then expand      D) First expand and then contract

31. The possibility of fraternal twins occurs at the  
A) Fertilization stage  
B) Subsequent to fertilization  
C) Zygotic stage  
D) Conception stage
32. Which of the following is a substance abundantly available in the sea and administered in a certain deficiency disease?  
A) Iodine  
B) Iron  
C) Vitamin A  
D) Flourine
33. 2022 Wimbledon men's singles title was won by  
A) Raphel Nadal  
B) Novac djokovic  
C) Nick Kyrgios  
D) none of these
34. Which of the Covid Vaccine is indigenously developed in India?  
A) Covishield  
B) Novavax  
C) Covaxin  
D) Sputnik V
35. Dr. M.S. Swaminathan is known for  
A) he led Green Revolution  
B) he led Blue Revolution  
C) he led White Revolution  
D) he led Yellow Revolution
36. The Primary objective of KIFFB is  
A) Poverty Alleviation  
B) Infrastructural Development  
C) Employment Generation  
D) Pension disbursement
37. 'SAGE' initiative is meant for  
A) Welfare scheme for women and children  
B) A programme for the serving Government Employees  
C) A scheme Exclusively for women  
D) Welfare scheme introduced by Government of India for senior citizens
38. What is White Label ATMs?  
A) ATMs set up, owned and operated by non-banks  
B) ATMs Operated by banks  
C) ATMs Owned by RBI  
D) ATMs operated by Commercial Banks
39. What does YVELU proclamation of UNESCO stands for  
A) Protecting world peace  
B) The maintenance of religious amity  
C) Protection and promotion of linguistic diversity of the world  
D) World economic prosperity
40. Consider the following statements  
(1) Rajaram Mohan Roy went to England as the Ambassador of the Mughal Empire  
(2) Rajaram Mohan Roy advocated for the abolition of 'Sathi'.  
Which of the above statement is/are correct?  
A) 1 alone  
B) 2 alone  
C) 1 and 2  
D) Neither 1 nor 2

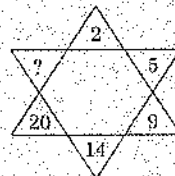
41. Megha remembers that her elder brother's birthday is after 15<sup>th</sup>, but before 18<sup>th</sup> of February, while her brother remembers that his brother's birthday is after 16<sup>th</sup> but before 19<sup>th</sup> February. On which date is Megha's elder brother's birth day?  
 A) 16<sup>th</sup>                      B) 17<sup>th</sup>                      C) 18<sup>th</sup>                      D) 19<sup>th</sup>
42. A bus for Ernakulam leaves every thirty minutes from Thampenur Bus Station. An enquiring clerk told Praveen that the bus had already left ten minutes ago and the next bus will leave at 9.35 am. At what time did the enquiry clerk give the information to Praveen?  
 A) 9.15 am                      B) 9.10 am                      C) 9.00 am                      D) 9.05 am
43. Two days before yesterday was Friday. Then what day of the week will be day after tomorrow?  
 A) Monday                      B) Sunday                      C) Wednesday                      D) Saturday
44. Which of the following diagrams represents the inter-relationship among antisocial elements, pick pockets and black mailors?



45. Which one of the five answer figures should come after the problem figures, if the sequence were continued?



46. Complete the number series : 3, 7, 23, 95, ———?  
 A) 62                      B) 479                      C) 128                      D) 575
47. 26, 26, 124, 215, ———?  
 A) 242                      B) 494                      C) 342                      D) 684
48. Find the missing characters in the following figures

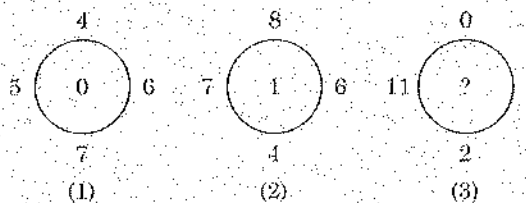
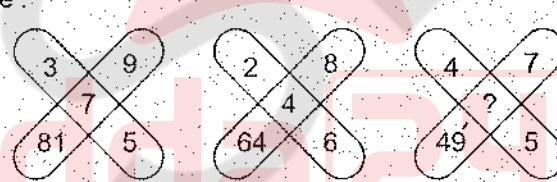


- A) 26                      B) 25                      C) 29                      D) 27

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49.  (1) (2) (3)
- A) 0                      B) 2                      C) 11                      D) 12
50. In a certain code LOVE is written as 9 and FAIR as 8. If so, how is HATRED written in that language?  
A) 4                      B) 6                      C) 2                      D) 9
51. If PEAR is coded as 165118, how can MANGO be coded?  
A) 132346                      B) 15714113                      C) 164338                      D) 13114715
52. MOUSE is related to KPSTC, in the same way LIGHT is related to ———?  
A) MJHIN                      B) JJEIR                      C) MHFGU                      D) KJIST
53. CIRCLE is related to RICELC, in the same way SQUARE is to ———?  
A) UQSAER                      B) UQSERA                      C) QUSERA                      D) QSUERA
54. If the greatest number made with the 3<sup>rd</sup>, 5<sup>th</sup> and 7<sup>th</sup> digits of the number 7514639 is the perfect square of a two digit odd number, which of the following will be the first digit of the odd number?  
A) 2                      B) 9                      C) 3                      D) 6
55. Select the relative group of letters from the given alternatives:  
AZBY : CXDW  
EVFU : \_\_\_\_\_  
A) ZYEU                      B) FUVU                      C) GTHS                      D) BXWD
56. How many such pairs of letters are there in HORIZONTAL, each of which has as many letters between them (both forward and backward) as they have between them in English alphabetical series?  
A) One                      B) Two                      C) Three                      D) More than Three
57. Find out the omitted figure :
- 
- A) 1                      B) 8                      C) 6                      D) 16
58. Arrange the given words as per order in the dictionary.  
1. Banquet  
2. Bantam  
3. Bangle  
4. Bandage  
5. Bangalore  
A) 31524                      B) 45312                      C) 32154                      D) 35412
59. If 'air' is called 'green', 'green' is called 'blue', 'blue' is called 'sky', 'sky' is called 'yellow', 'yellow' is called 'water' and 'water' is called 'pink', then what is the colour of the clear sky?  
A) Blue                      B) Yellow                      C) Sky                      D) Water
60. B is brother of D; D is sister of E; E is brother of F. How F is related to B?  
A) Sister                      B) Brother                      C) Brother or Sister                      D) None of these

61. Which among the following is not a Co-operative Society?  
 A) NCDC                      B) IFFCO                      C) NAFED                      D) NCCF
62. Nutri-ko is the brand name of coconut oil produced by  
 A) RAIDCO                      B) NAFED  
 C) RUBCO                      D) Marketfed
63. Karve Commission on Co-operative principles was appointed by  
 A) RBI                      B) ICA  
 C) UNO                      D) Govt of India
64. Trade deposit is a business practice followed by \_\_\_\_\_ societies.  
 A) Marketing                      B) Consumer  
 C) Credit                      D) None of these
65. Which is the apex society of Handloom weavers Co-operatives in Kerala?  
 A) Co-optex                      B) Handweave  
 C) Hantex                      D) Capex
66. Which among the following is not associated with Robert Owen?  
 A) Friendly Societies                      B) Labour colonies  
 C) Co-operator                      D) Doctrine of circumstances
67. "Co-operative democracy" was written by \_\_\_\_\_  
 A) Dr. William King                      B) James Peter Warbasse  
 C) C.R. Fray                      D) Dupernix
68. The term "Find Raiffeisen" is included in the report of  
 A) Karve's report                      B) Nicholson's report  
 C) Dupernix's report                      D) None of these
69. "All the enthusiasm in the world will not be enough unless we have trained personnel to run Co-operatives" – Who said this statement.  
 A) Jawaharlal Nehru                      B) Robert Owen  
 C) Indira Gandhi                      D) Calvert
70. CRAFTCARD was chaired by  
 A) A.D. Gorwala                      B) D.G. Karve  
 C) A.M. Khusro                      D) B. Sivaraman



71. Minimum Involvement System is put forward by  
 A) RBI B) SBI  
 C) NABARD D) NCDC
72. The collective settlement in Israel were known  
 A) Kibbutz B) Kalkhoz C) Unicop D) Artel
73. Which among the following is not associated with Cooperative movement in Denmark?  
 A) Folk Schools B) Agricultural Schools  
 C) "Lur" brand D) New harmony
74. The head quarter of KF is at  
 A) London B) Newyork  
 C) Stockholm D) Moscow
75. Land mortgage bank in India are called as  
 A) Wartime babies B) Depression babies  
 C) Oppression babies D) Hot beds
76. Name the First State Co-operative Bank in India included in the second schedule of RBI Act.  
 A) Karnataka State Cooperative Bank  
 B) Punjab State Cooperative Bank  
 C) Maharastra State Cooperative Bank  
 D) Kerala State Cooperative Bank
77. At present in Kerala \_\_\_\_\_ and \_\_\_\_\_ Co-operatives are having three tier structure.  
 A) Consumer and milk (Dairy) B) Credit and Consumer  
 C) House and marketing D) Labour contract and Urban
78. Under Crop loan system the scale of finance is calculated by  
 A) NABARD B) RBI  
 C) Technical Committee D) State Government
79. KSCARDB set apart debenture redemption fund from  
 A) Net Profit B) Gross Profit  
 C) Interest Received D) Loan Collection
80. Which among the following is a Central Society?  
 A) Rubco B) Kerafed C) Dinesh Beedi D) SPCS

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81. The maximum number of members in the committee of primary co-operative societies shall not exceed  
 A) fifteen                      B) eleven                      C) nine                      D) seven
82. Which one of the following banks is not covered under the Banking Ombudsman Scheme 2006?  
 A) Scheduled Commercial Banks                      B) State Co-operative Banks  
 C) Scheduled Primary Co-Operative Banks [UCBs]                      D) Regional Rural Banks
83. Casual Vacancy of an elected member of the committee of a society shall be filled up by nomination by the committee out of the same class of members, if the term of office of the board is  
 A) less than 4 years                      B) less than 3 years  
 C) more than half of its original term                      D) less than half of its original term
84. The Registrar shall supervise or cause to be supervised by a person authorised by him by order in writing \_\_\_\_\_ of every society.  
 A) the financial position                      B) the constitution  
 C) the working                      D) the accounts
85. The order of surcharge shall be in writing and shall be sent under registered post with acknowledgement due. This order shall not contain which of the following?  
 A) the penal interest to be paid  
 B) name of the society  
 C) name of person responsible for repay or restore the money  
 D) the amount of cost or compensation
86. Which of the following business shall not be transacted at the first general body meeting of a society?  
 A) Election of Chairman for the meeting  
 B) Admission of members and allotment of shares  
 C) Passing of budget for the working of the society for the year  
 D) Amendment of byelaws
87. Which of the following is not a Primary Agricultural Credit Society?  
 A) Farmers Service Co-operative Bank  
 B) Agricultural Improvement Co-operative Society  
 C) Service Co-operative Society  
 D) Regional Co-operative Banks
88. The receipt book of a society needs to be retained for a period more than  
 A) 3 years                      B) 5 years                      C) 10 years                      D) 12 years
89. Every society shall submit to the Registrar annually within such time as he may direct a copy of R and D statement, profit and loss account and Balance Sheet duly certified by  
 A) The President                      B) Secretary  
 C) Secretary and Two Directors                      D) The Committee
90. Where the President desires to tender resignation the letter of resignation shall be placed before  
 A) Secretary                      B) Registrar                      C) Vice President                      D) Committee

91. If the application for the registration of a society is made before the Registrar and it is not disposed of within 90 days, the applicant may make a representation before
- A) Additional Registrar                      B) Government  
C) Tribunal                                      D) Arbitration Court
92. Every resolutions for amendment of byelaws of a society shall be forwarded to the Registrar within \_\_\_\_\_ from the date of the General Body Meeting at which such amendment was passed.
- A) Seven days              B) Thirty days              C) Sixty days              D) Forty five days
93. Which among the following shall not contain in the certificate of registration of a society?
- A) the area of operation of the society              B) code symbol for the district  
C) the member of the society                      D) date of registration of the society
94. Which of the following is not applicable to individual membership in a Cooperative society?
- A) attained the age of 18 years  
B) not of unsound mind  
C) own land within the area of operation of the society  
D) not a paid employee of the society
95. No member of a society, removed under Section 16A(2) shall be eligible for readmission as a member of that society for a period of \_\_\_\_\_ from the date of removal.
- A) 6 months              B) 1 year              C) 2 years              D) 3 years
96. If any society refuses to issue identity card to any member, the aggrieved person may appeal to the Registrar within \_\_\_\_\_ days from the date of receipt of the order of such refusal.
- A) 15 days              B) 30 days              C) 45 days              D) 60 days
97. Which of the following powers cannot be exercised by a representative general body?
- A) disposal of net profit  
B) consideration of audit report  
C) approval of the budget  
D) conduct of election of members of the committee
98. The maximum number of members of a representation general body shall not exceed
- A) 2000              B) 1000              C) 500              D) 250
99. The final list of eligible voters shall be published on the Notice Board of the society not less than \_\_\_\_\_ days prior to the date fixed for the poll.
- A) 21              B) 15              C) 10              D) 7
100. The committee in office of a society shall Coopt \_\_\_\_\_ persons or representatives who are having experience in the field of banking, management or finance.
- A) one              B) two              C) three              D) four

101. Absorption of overheads signifies a process of
- Charging overheads to individual products or job
  - Distribution of overheads to all departments
  - Classification of overheads between direct and indirect
  - Identification overheads
102. There is no flow of funds when
- Current asset is converted into current liability
  - Current asset is converted to Fixed Assets
  - Current asset is converted to Fixed Liability
  - Current liability is converted into Fixed Liability
103. Source document for Sales returns book
- Debit note
  - Credit note
  - Invoice
  - Copy of invoice
104. Overcasting of purchase book is an example of
- Errors of omission
  - Errors of commission
  - Errors of principles
  - Compensating errors
105. \_\_\_\_\_ costing is applicable to sugar industry.
- Batch
  - Job
  - Multiple
  - Process
106. Adjustments made for outstanding expenses, prepaid expenses etc. in financial statements is based on \_\_\_\_\_ concept.
- Matching
  - Cost
  - Materiality
  - Conservatism
107. \_\_\_\_\_ is an example of non-operative expense.
- Advertising
  - Selling expense
  - Factory expense
  - Loss by fire
108. Sale of scrap on credit will be recorded in
- Sales book
  - Sales account
  - Journal proper
  - Stores account
109. \_\_\_\_\_ is not a Capital Profit.
- Profit on sale of fixed assets
  - Premium received at the time of issue of shares
  - Profit at the time of re-issue of forfeited shares
  - Profit as per profit and loss account
110. All cash and non-cash transactions are recorded in
- Cash book
  - Day book
  - Purchase book
  - Sales book



121. Debt recovery tribunal which facilitates recovery of loans by banks which consists
- A) quasi-judicial body    B) judicial body  
 C) advisory body    D) securitization company
122. \_\_\_\_\_ is the process of purchasing an asset in the market where the price is lower and sell the same in the market where asset's price is high.
- A) marketing skimming    B) arbitrage  
 C) going rate pricing    D) mark up pricing
123. In the case of a cheque the drawee will always be a
- A) banker    B) customer  
 C) endorser     D) agent
124. National housing bank was set up in
- A) 1985    B) 1986  
 C) 1988    D) 1990
125. Validity period of a demand draft is \_\_\_\_\_ months.
- A) 4    B) 2  
 C) 6    D) 3
126. Diversification of loan portfolio helps the banker to
- A) attract deposit    B) ensure KYC  
 C) reduce risk     D) increase public confidence
127. Head Quarters of Financial Action Task Force (FATF) is at
- A) Geneva    B) Brussels  
 C) England     D) Paris.
128. The Financial Intelligence Unit India (FIU-IND) was set up in
- A) 2008    B) 2006  
 C) 2004    D) 2010
129. \_\_\_\_\_ are kinds of bond that is rated below investment grades and high risk securities.
- A) Risk bond    B) Hard bond  
 C) Normal bond     D) Junk bond
130. Internet banking is also known as
- A) virtual banking    B) unit banking  
 C) mass banking     D) universal banking

131. Lead bank scheme was introduced in the year
- A) 1975  
B) 1982  
C) 1980  
D) 1969
132. An ATM is provided specially for agricultural transactions
- A) Yellow label  
B) Green label  
C) Pink label  
D) Brown label
133. Guarantee deals \_\_\_\_\_ section of the Indian Contract Act.
- A) 120  
B) 130  
C) 126  
D) 128
134. Underwriting of securities, a function discharged by the commercial bank is a part of \_\_\_\_\_ function.
- A) primary  
B) agency  
C) non-profit activity  
D) general utility
135. Pledge is a special type of
- A) Guarantee  
B) Contract  
C) Bailment  
D) Mortgage
136. \_\_\_\_\_ refers to laws, regulations, intended to prevent criminals from disguising illegally obtained fund.
- A) CRISIL  
B) Factoring service  
C) SARFAESI Act  
D) AML
137. Liquidity Adjustment Facility (LAF) introduced by RBI as per the recommendation of \_\_\_\_\_ committee.
- A) Sivaraman  
B) Narasimham  
C) Vaidyanadan  
D) Kalyanasundaram
138. Call money market is an important part of
- A) capital market  
B) money market  
C) merchant banking  
D) bond market
139. A bank draft is drawn by a
- A) customer  
B) joint account holder  
C) banker  
D) endorser
140. \_\_\_\_\_ is the capital required by a bank measured in terms of loans disbursed by bank.
- A) CRAR  
B) Liquidity ratio  
C) Profitability ratio  
D) CAMELS rating

141. Under which category the expenses for the removal of the institution to more convenient place be included?
- A) Capital expenditure  
B) Revenue Expenditure  
C) Deferred Revenue Expenditure  
D) None of these
142. Internal Auditing is the independent \_\_\_\_\_ within an organization.
- A) Review  
B) Appraisal  
C) Checking  
D) None of these
143. Reserve fund is created out of
- A) Share capital  
B) Admission fees  
C) Savings bank deposit  
D) Net profit
144. The term "Due to" in Audit denotes
- A) Asset  
B) Liability  
C) Income  
D) Profit
145. When an original voucher is missed \_\_\_\_\_ voucher is produced.
- A) Duplicate  
B) Primary  
C) Secondary  
D) Collateral
146. The person who used to hear the accounts is called
- A) Judge  
B) Auditor  
C) (A) and (B)  
D) none of these
147. Audit is not an inquisition and its main mission is not one of
- A) execution  
B) expedition  
C) fault finding  
D) evaluation
148. A continuous audit is known as
- A) Final Audit  
B) Interim Audit  
C) Concurrent Audit  
D) Internal Audit
149. Audit Programme is a written \_\_\_\_\_ given by the Auditor.
- A) Report  
B) Scheme  
C) Evidence  
D) Guidance
150. Audit Certificate should be sent to the Institution within \_\_\_\_\_ months after the completion of the audit.
- A) 1  
B) 2  
C) 3  
D) 6



