

Syllabi for the Written Examination against Advt. No.
02/2020

Paper-I (COMMON PAPER FOR ALL POST CODES)

General English:

(1) Noun & Pronoun; (2) Verb; (3) Infinitive & Gerund; (4) Tense; (5) Mood & Voice; (6) Adverb & Conjunction; (7) Adjective & Degree (Positive, Comparative & Superlative); (8) Preposition; (9) Synonyms, (10) Antonyms; (11) Phrases & Idioms (12) Spelling Mistake detection; (13) Interrogative Sentence; (14) Spotting of Error in a Sentence.

General Awareness:

(1) Indian History, (2) Indian Geography, (3) Indian Economy (4) Public Administration in India [including Constitution & Democratic Federal Division of Governance]; (5) Agriculture & Allied Activities in West Bengal; (6) Science & Technology; and (7) Current Affairs.

Quantitative Aptitude (Arithmetic & Mensuration):

(1) Simple Interest Calculation; (2) Compound Interest Calculation; (3) Percentage; (4) Profit & Loss; (5) Ratio & Proportions; (6) Unitary Method; (7) Time & Distance; (8) Time & Work; (9) Simplification; (10) Square & Square Roots; (11) Highest Common Factor (HCF); (12) Lowest Common Multiple (LCM); (13) Average and Problem of Age; (14) Decimal Fractions; (15) Elementary Mensuration.

Test of Reasoning:

(1) Analogy; (2) Classification; (3) Series; (4) Missing Characters; (5) Blood Relations; (6) Number Sequence; (7) Ranking Sequence; (8) Time Sequence; (9) Coding-Decoding; (10) Problems based on Alphabets; (11) Venn Diagrams; (12) Cubes & Dice; (13) Analytical Reasoning; (14) Numerical Aptitudes; (15) Direction Test.

Paper II

Post Code	Name of subject (Paper II)	Total Marks
22001	Fundamentals of Accountancy & General Banking Awareness-II	100
22002	Administrative Management & General Banking Awareness	100
22003	Computer Science with emphasis on Networking & DBMS	100
22004	Administrative Management & General Banking Awareness	100
22005	Law	100
22006	Fundamentals of Accountancy & General Banking Awareness-II	100
22007	Electrical-cum Electronics Engineering & DBMS	100
22008	Fundamentals of Accountancy & General Banking Awareness-I	100
22009	Fundamentals of Accountancy & General Banking Awareness-I	100
22010	Fundamentals of Accountancy & General Banking Awareness-II	100
22011	English and Bengali Languages (Subjective type and qualifying in nature) 50+50	100

LAW

Part-I : Knowledge in Bank-Related Basic Civil Laws :

1. The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) and The Deposit Insurance and Credit Guarantee Corporation Act, 1961
2. The West Bengal Co-operative Societies Act, 2006, The West Bengal Co-operative Societies Rules, 2011 and The Multi-State Co-operative Societies Act, 2002 and Multistate Co-operative Societies Rules, 2002
3. The Reserve Bank of India Act, 1934 and The National Bank for Agriculture and Rural Development (NABARD) Act, 1981
4. The Companies Act, 1956 & interface with Co-operative Law & Principles
5. The Bengal Public Demand Recovery Act, 1913
6. The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, The SARFAESI Rules, 2002 and role of Debt Recovery Tribunals
7. The Indian Contract Act, 1872, The Indian Trusts Act, 1882, The Transfer of Property Act, 1882, The Partnership Act, 1932 and The Negotiable Instruments Act, 1881 and Negotiable Instrument [Amendment & Misc. Provisions] Act, 2002. [With special emphasis on Valid Contract, Invalid Contract, Void Contract, Breach of Contract and its legal consequences, Violation of Contracts, Agreements, Mortgage provisions etc.]
8. The Prevention of Money Laundering Act, 2002 and The Information Technology Act, 2000
9. The Suits Valuation Act, 1887 and The West Bengal Court Fees Act, 1970
10. The Arbitration and Conciliation Act, 1996 & its application in the Banking Sector
11. The Employees' Provident Funds and Miscellaneous Provisions Act, 1952, The Payment of Bonus Act, 1965 and The Payment of Gratuity Act, 1972
12. Taxation Laws including The Income Tax Act, 1961 and Rules framed there under and The West Bengal Value-added Tax Act, 2003 [VAT] and its Statutory Obligations & Legal Consequences on the Co-operative Banks and its members and customers

Part-II : Knowledge of Procedural Laws & their Application

1. Judicial Practices in Civil Suits with basic knowledge of The Code of Civil Procedure, 1908 [read with relevant Provisions of The Limitation Act, 1963]
2. The India Evidence Act, 1872, The Bankers' Book Evidence Act, 1891 and The Code of Criminal Procedure, 1973
3. Basic Ingredients of Preparation of:- [a] Mortgage Documents /Bonds; [b] Loan Agreements; [c] Indemnity Bonds; [d]Deed of Assignment; [e]Power of Attorney; [f] Preparation of Legal Notices for recovery of outstanding Loans and Advances; [g] Procedure for initiation of Civil Suits for recovery of Bank's Dues & attachment of Mortgaged Properties and other collateral Securities; and selection of appropriate legal forum.
4. Application of The Prevention of Corruption Act, 1988

Computer Science with emphasis on Networking and DBMS

1. C Programming Basics,
2. 2 MS Office,
3. Windows OS and Programming,
4. DBMS, Data Communication and Networking,
5. Network Security,
6. Web Technologies,
7. Basic Programming concepts,
8. Basics of Hardware (Microprocessor, Timer, ALU etc.),
9. Software Engineering,
10. Operating System,
11. Computer Organization

Fundamentals of Accountancy & General Banking Awareness-I

FUNDAMENTALS OF ACCOUNTING & BOOK KEEPING

Question may be of any form/type to test the basic knowledge and understanding of the candidate of the following matters of financial accounting.

- 1) Principles of Book-keeping and Accountancy – its significance; rules of debit and credit; bases of accounting, concept of cost and revenue.
- 2) Accounting Concepts & Conventions.
- 3) Accounting Terminologies- understanding meanings of them.
- 4) Types of Book Keeping and rules thereof.
- 5) Names and Uses of various types of Vouchers, Challans, Invoices, and other records preserved in Financial Accounting.

Maintenance of different books of accounts

- 1) Books of Prime Entry and books of Final Entry; journal and Ledger.
- 2) Preparation of Cash Book- kinds of Cash Book, writing of Double Column Cash Book.
- 3) Assets & Liabilities; expenses and losses; profits and gains.
- 4) Valuation of Closing Stock.
- 5) Capital Expenditure and Revenue Expenditure, Capital Receipts and Revenue Receipts; Credit Sale/Credit Purchase, Sundry Creditors/Debtors Account/Bills Receivable/Bills Payable.
- 6) Preparation & maintenance of General Ledger.
- 7) Preparation of Day Books.
- 8) Preparation of Bank Reconciliation Statements (BRS).

Miscellaneous Accounting Practices & Procedures

- 1) Definitions for Bad Debts / Non-Performing Assets (NPA) and provisions for the same.
- 2) Methods of Depreciation Calculation in respect of different categories of assets.
- 3) Types of Reserves.
- 4) Testing the knowledge & ideas of handling TDS and Filing of Tax Returns.
- 5) Net Profit Fixation & Dividend Payments.

Accounting Standards adopted in India, especially in Banking Sector

- 1) Definition, application and utilities of the Accounting Standards.
- 2) GAAP.
- 3) Notable differences in Hand-written Formats & Computerised Formats in keeping Books of Accounts; Preparation of various Accounting Statements.
- 4) Reporting of various financial statements (converged IFRS by the ICAI).
- 5) Accounting for Non - profit making organizations/Cooperative Societies/Banks.

Preparation of Important Financial Statements

- 1) Types of errors and their rectification.
- 2) Preparation of Trial Balance; identification of items included in/excluded from Trial Balance.
- 3) Preparation of Trading, Profit and Loss & Profit & Loss Appropriation Account.
- 4) Preparation of Balance Sheet; marshalling of Balance Sheet.
- 5) Preparation of Post-Balance Sheet Statements, if required.

Analysis of Balance Sheet and calculation of important Ratios

Definition and calculation of:

- 1) Net Profit Ratio / Gross Profit Ratio;
- 2) Return on Equity;

- 3) Return per Share;
- 4) Return on Investment;
- 5) Debt Equity Ratio;
- 6) Current Ratio;
- 7) Quick Ratio;
- 8) Debt to total fund Ratio;
- 9) Capital Turnover Ratio;
- 10) Net Working Capital Turnover Ratio;
- 11) Fixed assets Turnover Ratio;
- 12) Stock Turnover Ratio;
- 13) Debt Service Coverage Ratio;
- 14) Capital Adequacy Ratio.

Audit

- 1) Definition of Audit and difference from Investigation and Enquiry.
- 2) Types of Audit and importance of each.
- 3) Difference between External and Internal Audit.
- 4) Preparation and Types of Audit Reports.
- 5) Reply of Audit Queries/Auditor's Comments/Follow up actions on Audit Reports.
- 6) Performance Audit of Consumers and Trading Cooperatives.
- 7) Treatment of Normal/Abnormal Loss/Insurance Coverage.

GENERAL BANKING AWARENESS

- 1) Government schemes and programmes for alleviation of poverty.
- 2) Basic Concepts of Modern-day Banking.
- 3) Services and products offered by Banks in India.
- 4) Role of Reserve Bank of India and NABARD in credit delivery mechanism.
- 5) Basic knowledge of important Banking laws especially the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies).
- 6) Loans advanced by Banks including rural banks and recovery mechanism through various Acts & Rules.
- 7) Structure of District Administration & Public Administration.
- 8) Role of Panchayat Institutions and its interface with cooperative structure.
- 9) History of Cooperative Movement in India and West Bengal.
- 10) Role of cooperative societies in rural development.

Fundamentals of Accountancy & General Banking Awareness-II

Fundamentals of Accountancy

1. Company Accounts:
 - a) Issue of shares and debentures.
 - b) Conversion of fully paid shares into stock option.
 - c) Underwriting of shares and Debentures.
 - d) Preparation and presentation of company final accounts.
 - e) Redemption of preference shares; Redemption and conversion of Debentures.
 - f) Amalgamation, Absorption and Reconstruction of Companies.
2. Valuation of business; Valuation of Goodwill; Valuation of shares.
3. Consolidated Balance Sheet of Holding Companies.
4. Investment Accounts.
5. Cash Flow Statement.
6. Fund Flow Statement.
7. Accounting Ratios.
8. Accounting Standards.
9. Valuation of Mutual Fund.
10. Value Added Statement.

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ADMINISTRATIVE MANAGEMENT and GENERAL BANKING AWARENESS

Administrative Management

- Unit 1: Management – Concept, definition and nature or features. Different levels of Management. Distinction between administration and management – Qualities of a manager.
- Unit 2: (a) Planning: Concept, importance, types, stages, premises, barriers to effective planning and remedial measures; strategic planning – Concept; forecasting: Concept, techniques.
(b) Policy: Concept, importance, characteristics and application; Distinction between policies and procedures; Relation between planning and forecasting.
- Unit 3: Organising: Concept, importance, principles, different organisation models – Line and Staff, functional; departmentation- need, basis, principles; Delegation of authority- elements, stages and barriers; Centralization and decentralization of authority; span of management-Concept and determining factors.
- Unit 4: Motivation: Motivation and Morale at the workplace.
- Unit 5: The judicial approach to Discipline,
- Unit 6: Leadership: Concept, leadership styles.
- Unit 7: Communication: Nature, process, types and barriers.
- Unit 8: Control: Concept, Process, Tools and Techniques.
- Unit 9: Co-ordination: Meaning, Principles and Techniques.
- Unit 10: Trade Union – Concept and Role.

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(ELECTRICAL-CUM ELECTRONICS ENGINEERING & DBMS)

1. Electrical Circuits
2. Electric Motors and Transformers
3. Fundamentals of Power Electronics
4. Microcontroller Applications
5. DBMS, Data Communication & Networking
6. Industrial Instrumentation and Condition Monitoring
7. Communication Technologies
8. Illumination Practices
9. Wind Power Technologies
10. Biomass and Micro-hydro Power Plants
11. Electric Vehicles
12. Introduction to Electric Generation Systems
13. Electrical and Electronic Measurements
14. Electric Motors and Transformers
15. Fundamentals of Power Electronics
16. Electric Power Transmission and Distribution
17. Induction, Synchronous and Special Electrical Machines
18. Microcontroller Applications
19. Energy Conservation and Audit
20. Building Electrification

For Post Code 22011 only

Syllabus for English Language (Subjective Type) (Madhyamik Standard)

1. Letter Writing
2. Translation (from Bengali to English)
3. Report Writing
4. Comprehensive
5. Grammar
6. Precise Writing
7. Paragraph Writing

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Syllabus for Practical Test on Basic Knowledge in Computer

1. Test of basic knowledge in 'MS-Word'
2. Test of basic knowledge in 'MS-Excel'
3. Test of basic knowledge in 'Net-surfing'
4. Test of basic knowledge in 'Power Point Presentation'
5. Test of basic knowledge in 'Uploading and Downloading in and from Web Page'
6. Test of basic knowledge in ' Sending e-mails'.