

Syllabi for the Written Examination against Advt. No. 02/2018

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 & Conjunctive; (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.

Knowledge in Computer Application:

(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 & downloading in and from Web Page.

Paper II

Postcode	Name of subject (Paper II)	Total Marks	Postcode	Name of subject (Paper II)	Total Marks
21801	Computer Science with emphasis on Networking & DBMS	100	21808	Handloom & Textiles	100
21802	Administrative Management & General Banking Awareness	100	21809	Fundamental Ideas of General Management	100
21803	Marketing Management-I	100	21810	Marketing Management-II	100
21804	Financial Management with special stress on Management Accounting & General Banking Awareness	100	21811	Law	100
21805	Fundamentals of Accountancy & General Banking Awareness-II	100	21812	Fundamentals of Accountancy & General Banking Awareness-III	100
21806	Fundamentals of Accountancy & General Banking Awareness-II	100	21813	Fundamentals of Accountancy & General Banking Awareness-II	80
21807	Fundamentals of Accountancy & General Banking Awareness-I	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 Securitisation 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 thereunder 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 (Elementary Idea)

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 (Elementary Ideas) 80 marks

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Fundamentals of Accountancy & General Banking Awareness-II (Advanced Level) 100 marks

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GENERAL BANKING AWARENESS

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- 19) History of Cooperative Movement in India and West Bengal.
- 20) Role of cooperative societies in rural development.

Fundamentals of Accountancy & General Banking Awareness-III

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.

General Banking Awareness

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Financial Management with special stress on Management Accounting and General Banking Awareness

General Banking Awareness

11. Government schemes and programmes for alleviation of poverty
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Financial Management with special stress on Management Accounting

1. Balance Sheet: Assets, Liabilities, Owner's Equity, Relationship between Assets, Liability and Owner's Equity, Functions of Balance Sheet, Income Statement and its functions.
2. Main Financial Ratios – Calculations and utility : Profitability Ratios, Efficiency Ratios, Liquidity Ratios, Stability Ratios, Investor Ratios, Quick Ratios, Working Capital Ratios, Earnings per Share, Price-Earnings Ratio.
3. A) Different Measures of Central Tendency: A.M., G.M., H.M., Median & Mode, b) Measures of Dispersion: Range, Quartile Deviation, Absolute Deviation, Standard Deviation, Measures of Relative Dispersion.

MARKETING MANAGEMENT- I

(Elementary Ideas)

- **Marketing Management- Meaning and importance**
- **Functions of Marketing**
- **Difference between Selling and Marketing**
- **Marketing concept**
 1. Exchange Concept
 2. Production Concept
 3. Product Concept
 4. Selling Concept
- **Marketing Mix**
- **Segmentation**
 1. Requirement of Market Segmentation
 2. Benefits of Segmentation
 3. Aggregation and Segmentation
 4. Basic Segmenting Market
- **Targeting**
 1. Evaluation of Market Segments
 2. Selecting of Market Segments
- **Positioning**
- **Marketing Environments**
 1. Consumer Needs and Motivation
 2. Consumer Perception
 3. Group Dynamics
 4. Social surrounding and its impact on Marketing
 5. Consumer Behaviour- Importance and Application in Marketing
- **Advertising**
 1. How advertising budget is decided?
 2. Different Advertising Media
- **Personal Selling and its objectives**
- **Sales Promotion- important tools of Sales Promotion**
- **Relationship Marketing**
 1. Meaning of Relationship Marketing
 2. Relationship Marketing Vs. Marketing relationship
 3. Characteristics of Relationship Marketing
 4. Importance and principles of Relationship Marketing
- **Role of Reserve Bank of India and NABARD in credit delivery mechanism**

MARKETING MANAGEMENT- II **(Advanced Level)**

- **Marketing Management- Meaning and importance**
- **Functions of Marketing**
- **Difference between Selling and Marketing**
- **Marketing concept**
 1. Exchange Concept
 2. Production Concept
 3. Product Concept
 4. Selling Concept
- **Marketing Mix**
- **Segmentation**
 1. Requirement of Market Segmentation
 2. Benefits of Segmentation
 3. Aggregation and Segmentation
 4. Basic Segmenting Market
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- **Relationship Marketing**
 1. Meaning of Relationship Marketing
 2. Relationship Marketing Vs. Marketing relationship
 3. Characteristics of Relationship Marketing
 4. Importance and principles of Relationship Marketing
- **Basic Concepts of Modern-day Banking**
- **Role of Reserve Bank of India and NABARD in credit delivery mechanism**

Handloom and Textile Technology

FIBRE SCIENCE AND TECHNOLOGY:

Definition, Basic requirement of textile fibre, Various classifications of textile fibres, their origin and chemical nature, properties, manufacturing, staple fibre, filament, uses etc.

YARN MANUFACTURE:

Definition of yarn, Mixing, Blending and Opening, Blow Room, Carding, Draw frame, Combing, Speed frame, Ring frame, Modern Ring Frame, Doubling, Reeling, Bundling and Baling

FABRIC MANUFACTURE:

Warp Winding and Weft Winding, Warping and Sizing, Loom - Primary Motions, Loom - Secondary and Auxiliary Motions, Drawing-in, Denting & Calculations, Dobby & Jacquard mechanisms, Multiple box and Terry motions, Automatic weaving, Projectile, Rapier weaving, Jet and Multiphase weaving, etc.

TEXTILE WET PROCESSING:

Grey inspection, stitching, mending, cropping, singeing, desiring, scouring, bleaching, mercerization, dyeing, printing, finishing, textile processing chemicals and auxiliaries, different colour fastness properties, wet processing machines- jigger, winch, padding mangle, stented, Jet dyeing machine, etc.

TEXTILE TESTING:

Moisture relations in textiles, Moisture content, Moisture regain and standard regain, fibre testing -length Fibre fineness, Micronaire, Fibre maturity, Fibre strength, analysis of Trash content, Yarn count, Twist, yarn strength, Yarn evenness, Uster Evenness Tester and Uster classmate, Beeslay Balance, thickness tester, crimp tester, Warp & weft cover factor - Fabric cover, crease recovery tester, Fabric handle, serviceability, abrasion and drape, Fabric Pilling Tensile Strength, tearing and bursting strength, Fabric Air Permeability and Fabric Air Resistance, statistical quality control, etc.

FABRIC,STRUCTURE:

Principles of design, draft and peg plan plain weave warp rib, weft rib, mat weaves, twill weaves, satin weave, sateen weave, herringbone twills, broken twills, transposed or re-arranged twills, elongated twills, combination of twill weaves, Knitted fabric Structure - face loop, back loop, needle loop, sinker loop, stitch length, texture, plain, 1 x 1 rib, 1 x 1 interlock structure, etc.

HANDLOOM TECHNOLOGY:

Various Parts of a handloom and their function, Type of handloom - Throw Shuttle handloom, Fly shuttle handloom - Pit loom & Frame loom, Motion of handloom- Definitions of primary, Secondary & Auxiliary Motion, Different type of shed formations - Centre Close shed, Bottom Closed shed, Top close shed, Open- shed and Semi - open Shed, Shedding mechanism of a handloom using treadles and Heald Reversing motions- Roller system, Pulley system and jack and lam- rod system, Picking mechanism of a handloom, Type of shuttles - Throw shuttle, Fly shuttle and Roller shuttle- Design and Suitability, Beating - Closed and crossed shed beating, Different type of reed- Bamboo reed, pith bound steel reed and all metal steel reed, Let of Motion Handlooms- Ratchet and Pawl, rope and weight, rope - lever and weight, Take up motion in handlooms - Poker rod and ratchet & pawl, etc.

FUNDAMENTAL IDEAS OF GENERAL MANAGEMENT

1. Introduction: Concept, nature, process and significance of management, evolution of management thoughts- Taylor, Foyel, Mayo, Follet and Weber.
2. Planning: Concept, importance, process and types; Forecasting-meaning and techniques.
3. Organising: Concept, nature and process; Organisation Structure – Forms; Delegation of Authority – Elements; Span of management; Line and staff Authority relationship.
4. Motivation: Concept; Theories- Maslow, Herzberg, Mc Gregor.
5. Leadership: Concept, leadership styles – Tannenbaum and Schmidt, Blake and Mouton.
6. Communication: Nature, process, types and barriers.
7. Control: Concept, Process, Tools and Techniques.
8. Co-ordination: Meaning, Principles and Techniques.

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.

General Banking Awareness

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