

SCHEME AND SYLLABUS

1.Name of Post	: Promotion Test
2.Duration	
5.Mode of Test	: Objective Type (OMR Valuation Test) . 90 Questions with half mark each.

Syllabus:

1.General Administration

1. Co-operative Governance
2. Administration and Management
3. Office Administration, Manual of office procedures
4. Three Tier structure, Role of Apex and Central Banks for the development and successful functioning of primary credit societies/Banks.
5. Budgeting, Budgetary Control.

(Fifteen Marks and Thirty Questions)

2. Kerala co-operative Societies Act & Rules and Other Laws.

1. Registration. Bye-Law Amendment, Membership in Co-operative Societies, Right and responsibilities of Members, General Body, Representative General Body, Special General Body, Qualifications to become Committee member of a Co-operative Society, Election to the Managing Committee, Supersession, Appointment of Administrator, Investments of Funds, Inquiry, Inspection, Surcharge, Arbitration, Execution and Liquidation, Appeals, revision, and review Circle and State Co-operative Unions, Service Matters-Section 80 of KCS Act and Rules framed there under, Relevant Provisions of KSRs, offence and Penalties, Fraud, Misappropriation of funds, Forgery, Breach of Trust and launching of Prosecution and recent Amendments in KCS Act & Rules related thereto.

(Twenty Marks and Forty Questions)

3. Other Allied Subjects

Gahan Scheme, Self financing pension Scheme, Co-operative Employees Welfare Board, Co-operative Development and Welfare Fund Board, Co-operative Service Examination Board, KICMA, CAPE.

(Ten Marks and Twenty Questions)

Note: (i) Medium of Examination is English and Malayalam.

SCHEME AND SYLLABUS

1.Name of Post	: Promotion Test
2.Duration	:
5.Mode of Test	: Objective Type (OMR Valuation Test) .
	110 Questions with half mark each.

Syllabus:

1.Management

1. Leadership and Supervision
2. Styles and Functions of a Leader
3. Communication
4. Asset and liability Management, investment Management, CAMELS ratings.
5. Team Building, Motivation, Time and Stress Management
6. Liquidity Management, Current ratio method, Acid Test ratio, Management of CRR,NPA,SLR.
7. Risk Management, identifying controlling risk, risk exposure analysis, Risk Immunization strategies
8. Cash Management, Fund Management in Co-operative Banks- Diversification of loan portfolio.
9. Recovery Management , Management of NPA, Securitization Act.
- 10.Customer Relationship Management-KYC, counter manners.

(Twenty Marks – Forty Questions)

2. Banking

1. Banking Regulation Act as applicable to Co-operative Societies.
2. Negotiable Instrument Act.
3. Interest Leakage, High yielding deposits and high yielding loans
4. Balance sheet and Profit and Loss Account analysis, Margin Analysis, Projection of increase in working funds, deposit mix, cost of deposits, yield on loans and investments.
- 5.Assessment of business potential for diversified lending, Identification of Borrower, Kissan Credit Card, Micro Finance.
- 6.Branch Profitability, Identification of SWOT of the bank and branches, Break even analysis of Branch
7. Prudential Norms, CRAR,IRAC, Credit risk exposure norms.
8. Practical Banking scenario-Modern Trends in Banking
9. Internal Audit and Internal Check.
- 10.Tax matters, Income Tax, Service tax, preparation of returns and audit statements.
11. Role of RBI, NABARD, Co-operative Department, Registrar of Co-operative Societies and Director of Audit.
12. Statutory Reserves and other Reserves.
13. Disposal of profit.
14. Allocable Surplus.

(Twenty Marks and Forty Questions)

3.Software Application.

Desk operating systems, Microsoft windows, Linux, Word processing, Visual basic fundamentals, Applications.

(Fifteen Marks and Thirty Questions)