

## Syllabus for the Written Examination against Advt. No. 04/2015

### Paper-I

#### **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) Raking 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

### **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.

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