



CO-OPERATIVE SERVICE EXAMINATION BOARD

QUALIFYING EXAMINATION FOR PROMOTION TO THE POST MENTIONED

IN RULE 185(5) & (6) OF K.C.S. RULES 1969

SYLLABUS

(KERALA STATE CO-OPERATIVE BANK/ DISTRICT CO-OPERATIVE BANKS/ KERALA STATE CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANK/ URBAN CO-OPERATIVE BANKS AND PRIMARY CO-OPERATIVE SOCIETIES HAVING A DEPOSIT OF MORE THAN 10 CRORE.)

I. General Administration

Marks

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. (15)

II. Management

6. Leadership and Supervision
7. Styles and Functions of a Leader
8. Communication
9. Asset and liability Management, investment Management, CAMELS ratings.
10. Team Building, Motivation, Time and Stress Management
11. Liquidity Management, Current ratio method, Acid Test ratio, Management of CRR,NPA,SLR.
12. Risk Management, identifying controlling risk, risk exposure analysis, Risk Immunization strategies
13. Cash Management, Fund Management in Co-operative Banks- Diversification of loan portfolio.
14. Recovery Management , Management of NPA, Securitization Act.
15. Customer Relationship Management-KYC, counter manners. (20)

III. Banking

16. Banking Regulation Act as applicable to Co-operative Societies.
17. Negotiable Instrument Act.
18. Interest Leakage, High yielding deposits and high yielding loans
19. 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.
20. Assessment of business potential for diversified lending, Identification of Borrower, Kissan Credit Card, Micro Finance.
21. Branch Profitability, Identification of SWOT of the bank and branches, Break even analysis of Branch
22. Prudential Norms, CRAR,IRAC, Credit risk exposure norms.
23. Practical Banking scenario-Modern Trends in Banking

24. Internal Audit and Internal Check.
25. Tax matters, Income Tax, Service tax, preparation of returns and audit statements.
26. Role of RBI, NABARD, Co-operative Department, Registrar of Co-operative Societies and Director of Audit.

P.T.O

27. Statutory Reserves and other Reserves.
28. Disposal of profit.
29. Allocable Surplus.

(20)

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

30. 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. (20)

V. Software Application.

31. Desk operating systems, Microsoft windows, Linux, Word processing, Visual basic fundamentals, Applications, Tally (15)

VI. Other Allied Subjects

32. 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. (10)

