

**FURTHER DETAILS REGARDING MAIN TOPICS OF
PROGRAMME No. 07/2019 (Item No.37)**

**MANAGER GRADE IV(OFFICER GRADE IV)
(SR FOR SC/ST)**

**KERALA STATE FINANCIAL ENTERPRISES LIMITED
(Category No.386/2017)**

PART- I

Fundamentals of Accounting - Fundamental accounting assumptions -Accounting principles - Double entry system - Basis of accounting - cash basis and accrual basis -Accounting standards: concept & objective relevance of IFRS (International Financial Reporting Standards) - Theory Base of Accounting - Accounting equation -Recording of transactions - Books of original entry- Journal- Cash books - Day Books - Preparation of Ledger. Trial Balance and Final Accounts - Bank Reconciliation Statement - need and preparation - Corrected cash book balance.

Financial Management - functions - roles - goals - Financial analysis - The Cost of Capital - Financial Leverage - Capital Structure theories- Management of Cash - Management of Accounts Receivables- Short term Sources of Finance - Lease Financing - Venture Capital Financing - Time Value of Money, Future value. Present Value. Valuation of bonds and stocks. Book value - Risk and Return, measurement of market risk - relationship between risk and return -Techniques of Capital Budgeting -Net Present Value - Benefit-Cost Ratio - Internal Rate of Return - capital rationing -Break even analysis.

Business Management: Nature of Management - Meaning. Definition, importance & Functions - Evolution of Management Thought - Functions of Management - Relevance of Strategic Management and its Benefits - Strategic Management in India- Recent Trends in Management, Social Responsibility of Management - Functional areas of Management - Human Resource Management: Development of HRM concept, HRD & HRM. Role of HR Manager, structure of HRM dept. Duties & Responsibilities of HR Manager - HRM challenges. Manpower Planning- Recruitment & Selection- Training & Development - Performance Appraisal. Marketing Management -Functions of Marketing - Rural Marketing- Marketing Mix Types of Channels - Advertising - Market Segmentation - Marketing Information System & Marketing Research.

Financial Services: Concept, Nature and Scope of Financial Services – Regulatory Frame Work of Financial Services – Growth of Financial Services in India – Merchant Banking – Meaning-Types – Responsibilities of Merchant Bankers – Role of Merchant Bankers in Issue Management – Regulation of Merchant Banking in India - Asset/fund based Financial services - lease finance, consumer credit and hire purchase finance, factoring - functions, advantages, evaluation and forfeiting, bills discounting, housing finance, venture capital financing. Fee-based Advisory services: Stock broking, credit rating.

Financial Institutions and Financial inclusion: Banking and financial institutions in India: Commercial Banks, Cooperative Banks, Regional Rural Banks, Agriculture and Rural Development Banks - Development Banks and NBFCs;- Role of RBI, SEBI, NABARD, NHB, IRDA, Commercial Banks, PDs, FIs, Cooperative Banks - The banking Institutions: - public and the private sector banks - structure and comparative performance - Problems of competition; interest rates, spreads, and NPAs - Financial Inclusion: Concept and its role in inclusive growth- Micro credit, micro insurance scheme - Business Facilitators and Business Correspondents in rural financing- SHGs/NGOs, linkages with banking, latest guidelines of GOI and RBI - Recovery of Retail Loans-Defaults, Rescheduling, recovery process- Recovery Agents-RBI guidelines.

Non-Banking Financial Institutions: Evolution, control by RBI and SEBI - future role of NBFC -Types of NBFCs and their Regulators; role of NBFCs in promoting inclusive growth; RBI guidelines for NBFCs; Recent RBI initiatives in the financial space (Small finance banks, payment banks, Mudra bank, etc.) - THE CHIT FUNDS ACT, 1982 – Chit business - Registration of chits, commencement and conduct of chit Business - Rights and Duties of Foreman - Rights and duties of Prized and Non-prized Subscribers - Termination of Chits - Inspection of Documents - Winding up of Chits - Disputes and Arbitration.

Quantitative Techniques for Decision making: OR as a tool for decision making - Decision theory - Decision making under certainty, uncertainty and under competition - Game theory -CPM and PERT - Basic concepts of queuing theory - Statistical Analysis: Collection and Presentation of data - Sampling techniques - Measures of Central tendency, Variation, Skewness and Kurtosis - Linear Correlation and Regression -Business Forecasting.

E-Banking-Impact of Information Technology on Banking- Delivery Channels-ATM, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart Cards E-Banking transactions - Electronic cheque - Net Banking - Electronic Fund Transfer (EFT)-uses – computerization in clearing houses- E Cheque-Magnetic Ink Character Recognition (MICR) and Cheques -E-Banking in India- Security, Controls and Guidelines- Threats to Information System: Security Measures, policy, controls - Basel guidelines for E-Banking, various RBI Committee Reports on Information Systems.

PART- II

General Knowledge, Current Affairs & Renaissance in Kerala

Salient Features of Indian Constitution

Salient features of the Constitution - Preamble- Its significance and its place in the interpretation of the Constitution.

Fundamental Rights - Directive Principles of State Policy - Relation between Fundamental Rights and Directive Principles - Fundamental Duties.

Executive - Legislature - Judiciary - Both at Union and State Level. - Other Constitutional Authorities.

Centre-State Relations - Legislative - Administrative and Financial.

Services under the Union and the States.

Emergency Provisions.

Amendment Provisions of the Constitution.

Social Welfare Legislations and Programmes

Social Service Legislations like Right to Information Act, Prevention of atrocities against Women & Children, Food Security Act, Environmental Acts etc. and Social Welfare Programmes like Employment Guarantee Programme, Organ and Blood Donation etc.

RENAISSANCE IN KERALA

Towards A New Society

Introduction to English education - various missionary organisations and their functioning- founding of educational institutions, factories, printing press etc.

Efforts To Reform The Society

(A) Socio-Religious reform Movements

SNDP Yogam, Nair Service Society, Yogakshema Sabha, Sadhu Jana Paripalana Sangham, Vaala Samudaya Parishkarani Sabha, Samathwa Samajam, Islam Dharma Paripalana Sangham, Prathyaksha Raksha Daiva Sabha, Sahodara Prasthanam etc.

(B) Struggles and Social Revolts

Upper cloth revolts, Channar agitation, Vaikom Sathyagraha, Guruvayoor Sathyagraha, Paliyam Sathyagraha, Kuttankulam Sathyagraha, Temple Entry Proclamation, Temple Entry Act, Malayalee Memorial, Ezhava Memorial etc.

Malabar riots, Civil Disobedience Movement, Abstention movement etc.

Role Of Press In Renaissance

Malayalee, Swadeshabhimani, Vivekodayam, Mithavadi, Swaraj, Malayala Manorama, Bhashaposhini, Mathnubhoomi, Kerala Kaumudi, Samadarsi, Kesari, Al-Ameen, Prabhatham, Yukthivadi, etc

Awakening Through Literature

Novel, Drama, Poetry, *Purogamana Sahithya Prasthanam, Nataka Prashtanam*, Library movement etc

Women And Social Change

Parvathi Nenmenimangalam, Arya Pallam, A V Kuttimalu Amma, Lalitha Prabhu, Akkamma Cheriyan, Anna Chandi, Lalithambika Antharjanam and others

Leaders Of Renaissance

Thycaud Ayya Vaikundar, Sree Narayana Guru, Ayyan Kali, Chattampi Swamikal, Brahmananda Sivayogi, Vagbhadananda, Poikayil Yohannan (Kumara Guru) Dr Palpu, Palakkunnath Abraham Malpan, Mampuram Thangal, Sahodaran Ayyappan, Pandit K P Karuppan, Pampadi John Joseph, Mannathu Padmanabhan, V T Bhattathirippad, Vakkom Abdul Khadar Maulavi, Makthi Thangal, Blessed Elias Kuriakose Chaavra, Barrister G P Pillai, TK Madhavan, Moorkoth Kumaran, C. Krishnan, K P Kesava Menon, Dr. Ayyathan Gopalan, C V Kunjuraman, Kuroor Neelakantan Namboothiripad, Velukkutty Arayan, K P Vellon, P K Chathan Master, K Kelappan, P. Krishna Pillai, A K Gopalan, T R Krishnaswami Iyer, C Kesavan. Swami Ananda Theerthan, M C Joseph, Kuttippuzha Krishnapillai and others.

Literary Figures

Kodungallur Kunhikkuttan Thampuran, KeralaVarma Valiyakoyi Thampuran, Kandathil Varghese Mappila. Kumaran Asan, Vallathol Narayana Menon, Ulloor S Parameswara Iyer, G Sankara Kurup, Changampuzha Krishna Pillai, Chandu Menon, Vaikom Muhammad Basheer. Kesav Dev, Thakazhi Sivasankara Pillai, Ponkunnam Varky, S K Pottakkad and others

NOTE: - It may be noted that apart from the topics detailed above, questions from other topics prescribed for the educational qualification of the post may also appear in the question paper. There is no undertaking that all the topics above may be covered in the question paper