

**DETAILED SYLLABUS FOR THE POST OF DEPUTY GENERAL  
MANAGER IN KERALA STATE CO-OPERATIVE BANK LIMITED**

**(Cat Nos: 089/2023, 090/2023)**

**PART - I - CA (50 MARKS)**

**Module - 1- Accounting**

Introduction to accounting standards – IFRS converged accounting standards- Applicability of accounting standards – preparation of financial statement- cash flow statement – Accounting for bonus and right issue- Investment accounts- Department Accounts- Hire purchase - branch accounts- accounting for insurance claims- Accounting for incomplete records **(8 Marks)**

**Module - 2 - Company Law**

Incorporation of a company, Prospectus and allotment of securities- share capital and debentures- Company management and administration- deceleration and payment of dividend- Accounts of companies- Audit and Auditors **(7 Marks)**

**Module - 3 -Cost and Management Accounting**

Material cost- Employee cost- Overheads- activity based costing- cost sheet- cost accounting system- Unit and batch costing-job costing- contract costing- process and operation costing- joint products and byproducts- service costing- standard costing- marginal costing- budget and budgetary control **(7marks)**

**Module - 4 -Income Tax Law**

Basic concepts- residence and scope of total income- income which do not form part of total income- heads of income- income from salaries, house property- profit and gains of business or profession, capital gains and other sources- set off and carry forward- deductions- advance tax- filing of return of income and self-assessment **(9 marks)**

**Module - 5 -Auditing**

Audit strategy- Audit planning and audit programme- Audit documentation- audit evidence- Risk assessment and internal control- Audit in automated environment- Audit sampling- company audit- Audit report- **(6 marks)**

**Module - 6 -Financial management**

Financing decisions- Investment decisions- Dividend decisions- ratio analysis- capital structure - Risk Analysis in Capital Budgeting- Introduction to Working Capital Management- Treasury and Cash Management -Management of Inventor- Management of Receivables - Management of Payables (Creditors)- Financing of Working Capital **(7 marks)**

## **Module - 7 -Strategic management**

Introduction to strategic management- dynamic of competitive strategy- strategic management process- corporate level strategies- business level strategies- functional level strategies- organisational level strategies- strategic leadership- strategy implementation and control (6 marks)

## **PART - II MBA - BANKING (25 MARKS)**

**Module1-Commercial Banking:** Financial system-Financial system in India-Banking Regulation Act -Commercial banks-Concept-Functions-Commercial banks and cooperative banks- RRBs-Central banks- Central banking in USA, UK and, European Union-Functions-RBI- RBI Act- Structure and functions of RBI-RBI and Supervision of Indian Financial System- RBI and Financial Stability- Banking Ombudsman Scheme- Financial Sector Reforms-Recent Developments- NBFCs-Regulatory Framework of NBFCs in India (5 marks)

**Module 2- Retail and Corporate Banking:** Growth and development of retail and corporate banking-Retail and corporate banking products-Marketing of these products- Recovery of retail loans- SARAFAESI Act and DRT Act, Recovery agents- RBI guidelines-Technology for retail banking-Financial inclusion and financial exclusion- Micro credit, micro insurance scheme – Financial inclusion and commercial banking- RBI and financial inclusion- Priority sector lending-Components of priority sector-Commercial banks and priority lending-RBI Guidelines- Rural banking-Problems and prospects of rural banking -emerging trends in rural banking (6 marks)

**Module 3- Financial Services:** -Concept, Nature and scope of financial services – Regulatory frame work of financial services – Growth of financial services in India – Fund based and fee based services- Financial services and SEBI-Financial intermediation- Commercial banks and financial intermediation-Financial services and RBI- Mutual funds-Structure of mutual funds-Mutual funds and commercial banks (4 marks)

**Module 4- Innovations in Banking-** Impact of Information Technology on banking - Delivery Channels-E-banking-ATM, EFTPOS, Phone banking, Internet banking, SMS banking, Mobile banking, Credit/Debit cards, Smart cards -Core banking system- Payment gateways- Authentication of payments-Basel norms-Basel 1, 2 and 3- Security, controls and guidelines- Threats to information system-Management of banker-customer relationship in banking-Relationship marketing-CRM in banks- Steps in CRM process (4 marks)

**Module 5- International Banking and Forex Management:** Global trends and developments in International banking-International financial centres, offshore

banking units, SEZs-International Financial Institutions: IMF, IBRD, BIS, IFC, ADB- Legal and regulatory aspects of international banking- Framework of foreign exchange- Sources and uses of foreign exchange-Balance of payments--Different types of exchange rates- Exchange rate determination- Convertibility of Indian Rupee- Role of banks in forex markets- Maintenance of foreign currency accounts- Foreign Exchange Management Act (FEMA) and its philosophy- Role of RBI and FEDAI in regulating foreign exchange business of banks-NRI customers and various banking and investment products for NRIs  
**(6 marks)**

### **PART - III MBA - FINANCE (25 MARKS)**

**Module 1 –Finance:** Meaning, Nature, Scope and Objectives - Role of financial manager. Time value of money -Risk-Return relationship - Sources of finance- Cost of Capital - Meaning and concept-Significance-Calculation of specific costs and composite cost (WACC)  
**(5 marks)**

**Module 2-Financing Decisions:** Capital structure- Theories and value of the firm - Net income approach, Net operating income approach, Traditional approach, Modigliani Miller Model- Determining the optimal capital structure-Concept of leverage- Types of leverage: Operating leverage, Financial leverage, and Combined leverage- EBIT-EPS Analysis  
**(5 marks)**

**Module 3: Investment Decisions** - Capital Budgeting Decisions, Techniques - Payback period, NPV, IRR, Profitability Index-NPV v/s IRR, Risk analysis in Capital Budgeting (Probability and Decision Tree Analysis) - Capital Rationing-Sensitivity Analysis  
**(5 marks)**

**Module 4-Dividend Decisions:** Dividend Policy-Factors determining Dividend Policy, Theories of dividend-Gordon Model, Walter Model, MM Hypothesis, Forms of dividend- Dividend policies in practice  
**(5 marks)**

**Module 5-Working Capital Management:** Concept of working capital- Factors affecting working capital requirements – Working capital policies-Management of working capital - Forecasting working capital requirements - Cash management - Receivables management - Inventory management  
**(5 marks)**

**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.**