Detailed syllabus for the post of Administrative Officer/Regional Manager in Kerala State Co-operative Agricultural and Rural Development Bank Limited Category No.029/2020,030/2020,032/2020,033/2020

I. Co-operation and Agricultural Banking — Maximum marks: 20

Module 1: Origin and Development of Co-operation -Introduction-meaning-origin-Definition Features-Objectives, benefits and importance of Co-operation - Co-operative legislations in India and in Kerala **(3 Marks)**

Module 2: Co-operation and other Economic Systems: Co-operation and Capitalism-Co-operation and Socialism-Co-operation and Communism -Co-operatives and other economic forms of organisations -Sole proprietorship and Partnership, Joint Stock Companies- Co-operative Common Wealth. **(3 Marks)**

Module 3: Evolution and Development of Co-operative Principles- Rachdale Principles-Reformulated principles by ICA-Karve Committee on Co-operative Principles-Principles by ICA in 1995-Co-operative values and Co-operative Principles. **(2 Marks)**

Module 4: Types of Co-operatives in India and in Kerala: Co-operative Movement in India -Co-operative Movement in Kerala-Different Types of Co-operatives -Agricultural-Non Agricultural-Credit -Non Credit -Miscellaneous Societies. **(6 Marks)**

Module 5: Co-operative Movement in Foreign countries- England-Germany-Denmark-Chaina-Japan -USA **(2 Marks)**

Module 6: Agricultural Banking-NABARD-Functions-Training Institutes-RRB-Royal Commission on Agriculture-PACS-Kerala Bank-KSCARDB- Kissan Credit Card. **(4 Marks)**

II. Management and Administration of Co-operative Enterprises, Co-operative Law , Co-operative Accounting and Auditing — Maximum marks: 15

Module-1 Management and Administration of Co-operative Enterprises-Administrative set up of Co-operative Department in Kerala-Co-operative Education and Training- ACSTI-NCCT-VAMNICOM-NCUI-ICM **(3 Marks)**

Module-2 Co-operative Law-Registration of Co-operative Societies-Membership of Co-operatives-Amendment of Bye-laws-Board of Directors-Powers-Supersession-Surchage-Inquiry-Investigation-Settlement of Disputes-Execution of Awards, Decrees Orders and Decisions-Appeals, Revision and Review.-Duties of a Co-operative Secretary. **(5 marks)**

Module 3-Co-operative Accounting -Introduction to Accounting-Book Keeping and Accounting -Accounting Cycle-Basic Accounting Terminology-Branches of Accounting-Double Entry System of

Book Keeping -Accounting Equation -Financial Statements - Trading Account-Profit and Loss Account-Balance Sheet-Classification of Capital and Revenue-Preparation of Final accounts with adjustments**.** **(4 Marks)**

Module-4 Auditing- Meaning-Objectives- Types of Audit -Vouching-Verification of Assets and Liabilities- -Audit Memorandum-Audit Working Papers-Summary of Defects-Audit Classification of Co-operatives-Audit Report. **(3 Marks)**

III. Banking(Modern) **Maximum marks:10**

Module-1 Evolution of Banking: History of banking, evolution in India, and different types of banks (Commercial Banks, Co-operative Banks, Payments Banks, Small Finance Banks, Industrial Banks, New Generation Banks). **(4 Marks)**

Module-2 Banking Regulation: The role and functions of the RBI, Repo rates, Reverse Repo CRR ,SLR. Banker-Customer Relationship: Loans and Advances-Negotiable Instruments Act 1881-Promisory Note, Bill of Exchange, Cheque, Holder in due Course ,Drawer, Drawee and Payee. Crossing of Cheque-Endorsement-Banking Regulation Act 1949-Objectives,purpose and powers.

(3 Marks)

Module-3 Innovative Banking: E-banking, internet banking, Mobile banking, and online payment methods BHIM, UPI, IMPS, RTGS and NEFT, Role of NPCI- IT in Banking-Artificial Intelligence (AI) in Banking: The impact of AI on banking services. **(3 Marks)**

IV. Commerce **Maximum marks: 10**

Module-1 Corporate Regulations and Governance-Company-Legal background, scope and Kinds of Companies- Formation and Incorporation of Company-Memorandum of Association, Articles of Association-Prospectus- -Shares, Membership and Administration-Appointment of Directors-Position, Rights, Duties and Liabilities of Directors-Company meetings-Rights and privileges of shareholders- Winding up of Companies-Insolvency and Bankruptcy Code-2016-Corporate Governance-important provisions-Corporate Social Responsibility. (**5 Marks)**

Module-2 General Principles of Contracts

Indian Contract Act 1872-Essentials of a Valid Contract: offer, acceptance, intention to create a legal relationship, lawful consideration, lawful object, capacity to contract, and free consent. Classification of Contracts. Offer and Acceptance: Rules for valid offers and acceptances, and the communication and revocation of offer and acceptance. Consideration-Capacity to Contract-Free Consent- Performance of Contract-Discharge of Contract- Breach of Contract and Remedies -Contingent Contracts-Quasi Contracts-Special Contracts-Contract of Indemnity and Guarantee-

Contract of Bailment and Pledge-Contract of Agency. Doctrine of Frustration- Doctrine of Quantum Meruit.

(5 Marks)

V) Finance and HR **Maximum marks: 30**

Module 1: Introduction to Finance - Financial Management: Meaning, Nature, Scope and objectives - Role of financial manager- Time value of money - Risk-return relationship - Sources of finance- Contemporary financial management practices **(2 marks)**

Module 2: Cost of Capital: Meaning and concept-Significance-Calculation of specific costs and composite costs (using book value weights and market value weights)-Theories of cost of capital

(2 marks)

Module 3: Core Finance Functions- 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- Investment decisions: Concept-Significance- Capital budgeting Techniques - Payback period, NPV, IRR, Profitability Index-NPV v/s IRR - Capital rationing- 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 4: 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 **(3 marks)**

Module 5: Financial Modeling and Financial Analysis: Financial analysis-concept-Types of financial analysis-Uses-Financial statements-Financial ratios-Liquidity ratios-Efficiency ratios-Profitability ratios-Leverage ratios-Forecasting techniques-Trend analysis-Linear and Non-linear forecasting-Revenue modeling approaches-Forecasting costs, working capital and capex **(3 marks)**

Module 6: Introduction to HR: Concept- HR functions and global environment-Changing role of HR Manager-Current trends in Human Resources Management. International HRM- Global HR practices- E-HRM- HRIS (Human Resource Information System)-Contemporary issues in Human Resource Management **(3 marks)**

Module 7: Job Analysis: Concept- Human Resource Planning- Demand and supply forecasting-Downsizing and retention-Talent acquisition-Recruitment-Selection and induction- Performance management systems and strategies-Job evaluation-Merit rating-Job enlargement and job enrichment **(3 marks)**

Module 8: Training and Development: Concept- Assessment of training needs-Methods of training executive development: Methods and techniques of executive development-Performance appraisal: Uses and Process-Traditional and contemporary methods of performance appraisal system (**3 marks)**

Module 9: Wage and Salary Administration: Objectives and principles – Essentials of a sound wage structure – Theories of wages - Methods of wage payments – Incentive plans – Types of incentive plans – Profit sharing - Fringe benefits and services - Employee welfare **(3 marks)**

Module10: Industrial Relations: Facilitating legislative framework-Trade Unions- Strike-Lock out-Lay off- Managing conflicts- Dispute settlement machinery-Workers participation in management: Concept- Mechanisms and experiences-Employee health and safety-Grievances and discipline-Social security-Personnel records-HR Accounting-Audit and Research-Stress management

(3 marks)

VI) Administrative Law

Maximum marks: 10

Module I Introduction and Nature of Administrative Law (1 Mark)

Meaning, nature, scope, and significance of administrative law in modern governance; its relevance to cooperative institutions and financial administration; distinction between constitutional and administrative law.

Module II – Basic Constitutional Principles related to Administrative law and Classification of Administrative law (1 Mark)

Rule of Law - Dicey's concept of Rule of Law; administrative supremacy and need for accountability: Doctrine of legitimate expectation , Doctrine of Separation of Powers, Classification of Administrative actions, Administrative functions, Judicial Functions and Quasi-Judicial functions..

Module III – Delegated Legislation (1 Mark)

Meaning and necessity; forms and types of delegated legislation; safeguards and controls—parliamentary, judicial, and procedural; its role in regulating financial and cooperative sectors.

Module IV – Administrative Discretion (1 Mark)

Concept and need for discretion in governance; limits on discretionary powers; judicial control of misuse or arbitrary exercise of discretion; relevance in administrative decision-making within cooperative banking.

Module V – Principles of Natural Justice (1 Mark)

Basic principles—*audi alteram partem* and *nemo judex in causa sua*; duty to give reasons; exceptions; significance in disciplinary actions, inquiries, and grievance redressal in cooperative institutions.

Module VI – Administrative Adjudication and Tribunals (1 Mark)

Growth and necessity of administrative adjudication; nature and functions of tribunals; Cooperative Tribunal in Kerala—powers, procedure, and jurisdiction; judicial control over tribunals.

Module VII – Judicial Control of Administrative Action (1 Mark)

Grounds of judicial review—illegality, irrationality, procedural impropriety, proportionality; remedies through writs under Articles 32 and 226; impact of judicial oversight on administrative fairness and efficiency.

Module VIII – Liability of the State and Public Officers (1 Mark)

Contractual and tortious liability of the State; vicarious liability of public servants; distinction between sovereign and non-sovereign functions; application to cooperative and public sector undertakings.

Module IX – Ombudsman, Vigilance and Right to Information (1 Mark)

Role of Lokpal, Lokayukta, Central Vigilance Commission, and State-level Ombudsman in ensuring administrative probity; Right to Information Act, 2005—objectives, scope, and accountability mechanisms.

Module X – Emerging Trends and E-Governance (1 Mark)

Impact of globalization, privatization, and digital governance on administrative law; transparency, citizen participation, and grievance mechanisms in modern cooperative administration.

VII) Tax

<u>Maximum marks: 05</u>

Module No.	Topic	Marks
I	Tax – Meaning –Objectives Salient features, History of Taxation in India	1
II	Types of taxes- Direct Tax and Indirect Tax Comparison-Applicable Income Tax Rate for Individual	1
	Income tax Authorities in India, Union	

III	Finance Ministry- CBDT- Appellate Tribunal-Settlement Commission-Current Union Budget	1
IV	GST –Meaning-History of GST in India-Features- Objectives-Components-advantages of GST- GST Rates – GST Council-	2

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.