



# CO-OPERATIVE SERVICE EXAMINATION BOARD

9<sup>th</sup> Floor – Jawahar Sahakarana Bhawan, DPI Jun, Thycaud P. O, TVM-695014

## **EXAMINATION TO THE POST OF** **ASSISTANT SECRETARY**

*(DETAILED SYLLABUS)*

SUBJECT	MARKS	DETAILED SYLLABUS
<b>I. GENERAL ENGLISH</b>	<b>10</b>	<p>(i) <b>English Grammar</b></p> <ol style="list-style-type: none"><li>1. Types of Sentences and Interchange of Sentences.</li><li>2. Different Parts of Speech.</li><li>3. Agreement of Subject and Verb.</li><li>4. Articles</li><li>5. Uses of Primary and Modal Auxiliary Verbs</li><li>6. Question Tags</li><li>7. Infinitive and Gerunds</li><li>8. Tenses</li><li>9. Tenses in Conditional Sentences</li><li>10. Prepositions</li><li>11. The Use of Correlatives</li><li>12. Direct and Indirect Speech</li><li>13. Active and Passive voice</li><li>14. Correction of Sentences</li><li>15. Degrees of Comparison</li></ol> <p>(ii) <b>Vocabulary</b></p> <ol style="list-style-type: none"><li>1. Singular &amp; Plural, Change of Gender, Collective Nouns</li><li>2. Word formation from other words and use of prefix or suffix</li><li>3. Compound words</li><li>4. Synonyms</li><li>5. Antonyms</li><li>6. Phrasal Verbs</li><li>7. Foreign Words and Phrases</li></ol>

		<p><b>8.</b> One Word Substitutes  <b>9.</b> Words often confused  <b>10.</b> Spelling Test  <b>11.</b> Idioms and their Meanings  <b>12.</b> Expansion and meaning of Common Abbreviations</p>
<b>II. GENERAL KNOWLEDGE</b>	<b>10</b>	<p>(i) United Nations  (ii) History of the Freedom struggle in India  (iii) History of Travancore  (iv) Social reform movements  (v) Political History (India/Kerala)  (vi) Indian Constitution  (vii) Indian Five-Year Plans, Economic reforms  (viii) Reorganization of States  (ix) Governance, and Governance systems (India/Kerala)  (x) Indian States &amp; their Characteristics  (xi) Oceans, Continents, Global Warming  (xii) Kerala's geography, districts, rivers  (xiii) Agricultural crops, minerals, Green Revolution  (xiv) Art, Sports, Literature, Culture (World, India, Kerala),  (xv) Current Affairs</p>
<b>III. TEST of REASONING</b>	<b>10</b>	<p><b>(Basic arithmetic, mental ability, and observation skills assessment)</b>  (i) Numbers and Basic Operations  (ii) Fraction and Decimal Numbers  (iii) Percentage  (iv) Profit and Loss  (v) Simple and Compound Interest  (vi) Ratio and Proportion  (vii) Time and Distance  (viii) Time and Work  (ix) Average  (x) Laws of Exponents  (xi) Mensuration  (xii) Progressions  (xiii) Series  (xiv) Problems on Mathematics Signs  (xv) Position determination test</p>

		<p>(xvi) Analogy- Word Analogy, Alphabet Analogy, Number Analogy</p> <p>(xvii) Odd man out</p> <p>(xviii) Number review system</p> <p>(xix) Coding and De Coding</p> <p>(xx) Family Relations</p> <p>(xxi) Sense of Direction</p> <p>(xxii) Time and Angles</p> <p>(xxiii) Time in a clock and its reflection</p> <p>(xxiv) Date and Calendar</p> <p>(xxv) Clerical Ability</p>
<b>IV. PRINCIPLES and PRACTICE of CO-OPERATION</b>	<b>10</b>	<p>(i) Co-operative principles – Definition of ICA – values and ethics – Co-operative Common wealth – Evolution of Co-operative principles – Distinctive features of Co-operation – Co-operation and Joint stock company – Co-operations as a balancing factor between capitalism, Socialism and Communism.</p> <p>(ii) Co-operation in foreign countries</p> <p style="padding-left: 20px;">a) England – Origin of Co-operative movement – friendly Societies Act – Industrial providence Act of 1852 – Robert Owen and his experiments.</p> <p style="padding-left: 20px;">b) Germany – credit societies Raiffeisen and Schulze</p> <p style="padding-left: 20px;">c) Denmark Dairy Co-operatives</p> <p>(iii) Evolution of Co-operative movement in India – before independence and after independence</p> <p>(iv) Committees and Commissions</p> <p style="padding-left: 20px;">a) All India Rural credit survey Committee</p> <p style="padding-left: 20px;">b) Committee on Co-operative credit (VL Metha)</p> <p style="padding-left: 20px;">c) All India Rural credit review committee</p> <p style="padding-left: 20px;">d) CRAFTCARD</p> <p style="padding-left: 20px;">e) Agricultural and Credit Review Committee</p>

		<p><b>f) State aid to Co-operatives:-</b> NCDC, NDDDB, NHB, NABARD etc</p> <p><b>(v) Co-operative education and training –</b> National Co-operative University, need and importance – ICA, NCUI, SCU, CCU, NCCT, NCCE, VAMNICOM, ICM, ACSTI, KICMA, CAPE, Co- operative week Celebrations, International Co-operative Day – Co-operative Flag.</p> <p><b>(vi) Constitution and functions of PACS and</b> KSCB, Principal State partnership fund, NAFSCOB, COBI</p> <p><b>(vii) Objects and working of PCARDB And</b> KSCARB, Debenture redemption fund, Technical enquiry report, DV File, Procedure for granting long term loans, National Federation of Agriculture Rural Development Banks(NFARDB)</p> <p><b>(viii) Non – Agricultural credit societies,</b> objectives, membership and working of urban Co-operative banks and employee credit societies. Housing Co-operative, importance and advantage, constitution and working of primary Housing societies and House fed, National Federation of Urban Co-operative Banks(NFUCB)</p> <p><b>(ix) Marketing and processing societies,</b> Advantage of Co-operative marketing, Constitution and working of primary marketing societies and market fed. State Co-operative rubber marketing federation, Kerafed, Rubco, RAIDCO, CAMPCO.</p> <p><b>(x) Need and importance of consumer – Co-</b> operatives – objects and functions of primary consumer stores – District whole sale stores – Consumerfed – Active price policy – Double compartmental systems – Neethi Stores – students consumer stores, NCCF.</p>
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<b>V. ACT &amp; RULES</b>	<b>15</b>	<p>(i) Kerala Co-operative Societies Act 1969 <i>(As amended)</i></p>

		(ii) Kerala Co-operative Societies Rules 1969 (As amended)
<b>VI. BANKING</b>	<b>20</b>	<p>(i) Banking System in India- Scheduled &amp; Non-Scheduled Banks, Commercial Banks, RRBs, Co-op: Banks, Foreign Banks, Local Area Banks, Small Finance Banks, Payment Banks-CRR, SLR, Repo, Re-repo, Bank Rates etc. NABARD- Supervision of Co-operative Banks &amp; RRBs, NBFC</p> <p>(ii) Banker &amp; Customer Relationship, Different Types of Customers, Special Type of Customers</p> <p>(iii) Know Your Customer (KYC)- Anti Money Laundering Guidelines of RBI</p> <p>(iv) Regulatory and Supervisory functions of RBI</p> <p>(v) Banking Regulation Act(AACS)</p> <p>(vi) Negotiable Instruments Act 1881- Practical Aspects, Calculation of Due Date</p> <p>(vii) Payment &amp; Settlement System- Alternate Channels of Payment- Indian Currency Notes, RTGS, NEFT, Internet Banking, Mobile Banking, UPI, ATMs, CDMs, POS, Quick Response Code, Pre-paid Instruments, Debit Card, Credit Card</p> <p>(viii) Note Issue, Note Refund Rules, Identification of Fake Currency Notes, Funds Management</p> <p>(ix) Grievance Redressal Mechanisms- Integrated Ombudsman Scheme 2021, Consumer Protection Act</p> <p>(x) Nomination Rules, Settlement of Claims on deceased Accounts</p> <p>(xi) Garnishee Order, Attachment Order, Right of General Lien, Right of Set Off, Rules of Appropriation Mandate &amp; Power of Attorney, Lien, Pledge, Hypothecation, Mortgage</p> <p>(xii) Issue and Payment of Demand Draft, Duplicate DD, Safe Deposit Lockers, Safe Custody of Articles</p>

		<ul style="list-style-type: none"> <li>(xiii) RBI directions of Unclaimed Deposits-DEAF A/c</li> <li>(xiv) TDS &amp; Income Tax Provisions, Goods &amp; Service Tax</li> <li>(xv) Law of Limitation in Banking</li> <li>(xvi) Bank Guarantee</li> <li>(xvii) Loans &amp; Advances of Banks – Different Categories of borrowers- Priority Sector Guidelines, Different Types of Loans in Agri &amp; MSME sector, Jewel Loans etc.</li> <li>(xviii) Charging of Securities, Documentation</li> <li>(xix) Resolution of Stressed Assets – SMA Accounts - NPA Guidelines, Income Recognition, Asset classification, provisioning, Recovery of Loans – Lok Adalath, Arbitration etc.</li> <li>(xx) CAMEL rating, CAMELSC, Compliance</li> <li>(xxi) Maintenance Of Records</li> <li>(xxii) Ethics in Banking – Fundamentals</li> <li>(xxiii) Financial Inclusion – Social Security Schemes like PMSBY, PMJJBY, APY, Sukanya Samrdhi Yojana etc., BC, BF, RSETIs, FLCs</li> </ul>
<p style="text-align: center;"><b>VII. ACCOUNTING</b></p>	<p style="text-align: center;"><b>15</b></p>	<ul style="list-style-type: none"> <li>(i) Definition and Objects of financial accounting Branches of accounting – Advantages - Limitation</li> <li>(ii) Accounting Principles – concepts – conventions</li> <li>(iii) Journal – Ledger – Subsidiary books – Trial balance – Errors – its rectification</li> <li>(iv) Final accounts and Adjustments</li> <li>(v) Depreciation Methods – Bills of exchange consignment- Accounts of non- Trading concern</li> <li>(vi) Co-op accounting – Day book – General ledger Receipts and Disbursement statement – Final accounts – Bank Reconciliation statement.</li> <li>(vii) Cost Accounting Cost Accounting-Objectives and Advantages. Limitations of a Good Costing System, Types of Costing-Marginal costing, Standard Costing, Opportunity Cost, Sunk Cost,</li> </ul>

		<p>Differential Cost, Elements of Cost-Direct Cost and Indirect Cost-Overheads, Non-cost Expenses, Management Reporting and Management Information System(MIS).  Material – Control – Bin card – stores ledger – EOQ – Methods of valuing material issues</p> <p><b>(viii)</b> Labour cost – Types of labour systems of wage payment</p> <p><b>(ix)</b> Financial Planning  Financial Planning-Forecasting, SWOT analysis and Profit Planning, Budgeting, Budget, Capital Budgeting-Cost of Capital, Statement and Return to be furnished to the Registrar.</p> <p><b>(x)</b> Analysis of Financial Statements:  Reading Financial Statement-Trial Balance/R&amp;D Statements, Trading and Profit and Loss Account, Balance Sheet-Ratio Analysis, Working Capital/Working Fund elements, Cost Volume Profit (CVP) Analysis-Break-Even Point, Margin of Safety. Comparative Statement Analysis, Trend Analysis, Common size Statement Analysis, Cash and Find Flow Analysis, Ratio Analysis. Fraud-Causes, Fraud Triangle, Prevention of Fraud. Statutory Audit-Submission of Statement to the Auditors.</p>
<b>VIII. AUDIT</b>	<b>10</b>	<p><b>(i)</b> Origin – definition scope and advantages of audit</p> <p><b>(ii)</b> Objects of audit</p> <p><b>(iii)</b> Audit Classification/Audit Fees and Audit Cost</p> <p><b>(iv)</b> Different types of audit – Concurrent Audit, Team Audit, Test Audit, Administrative Audit</p> <p><b>(v)</b> Special features of co-op audit</p> <p><b>(vi)</b> Vouching – Internal control – Internal check</p> <p><b>(vii)</b> Valuation of assets and liabilities – auditor’s duty</p> <p><b>(viii)</b> Preparation of audit note – certificate</p> <p><b>(ix)</b> Audit defects and its rectification</p>

		(x) Asset Classification and Provisioning norms.
<b>TOTAL</b>	<b>100 MARKS</b>	

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