



CO-OPERATIVE SERVICE EXAMINATION BOARD

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

EXAMINATION TO THE POST OF

JUNIOR CLERK

(DETAILED SYLLABUS)

| SUBJECT | MARKS | DETAILED SYLLABUS |
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| I. GENERAL ENGLISH | 10 | <p>(i) English Grammar</p> <ol style="list-style-type: none">1. Types of Sentences and Interchange of Sentences.2. Different Parts of Speech.3. Agreement of Subject and Verb.4. Articles5. Uses of Primary and Modal Auxiliary Verbs6. Question Tags7. Infinitive and Gerunds8. Tenses9. Tenses in Conditional Sentences10. Prepositions11. The Use of Correlatives12. Direct and Indirect Speech13. Active and Passive voice14. Correction of Sentences <p>(ii) Vocabulary</p> <ol style="list-style-type: none">1. Singular & Plural, Change of Gender, Collective Nouns2. Compound words3. Synonyms4. Antonyms5. Phrasal Verbs6. Foreign Words and Phrases7. One Word Substitutes8. Words often confused9. Spelling Test10. Idioms and their Meanings |

| | | 11.Expansion and meaning of Common Abbreviations |
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| I. GENERAL KNOWLEDGE | 10 | <ul style="list-style-type: none"> (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 & 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 |
| II. TEST of REASONING | 10 | <p>(Basic arithmetic, mental ability, and observation skills assessment)</p> <ul style="list-style-type: none"> (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) Series (xi) Problems on Mathematics Signs (xii) Position determination test (xiii) Analogy- Word Analogy, Alphabet Analogy, Number Analogy (xiv) Odd man out (xv) Number review system (xvi) Coding and De Coding (xvii) Family Relations (xviii) Sense of Direction (xix) Time and Angles (xx) Time in a clock and its reflection |

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| | | <p>(xxi) Date and Calendar</p> <p>(xxii) Clerical Ability</p> |
| <p>III. PRINCIPLES and PRACTICE of CO-OPERATION</p> | <p>15</p> | <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> a) England – Origin of Co-operative movement – friendly Societies Act – Industrial providence Act of 1852 – Robert Owen and his experiments.</p> <p> b) Germany – credit societies Raiffeisen and Schulze</p> <p> c) Denmark Dairy Co-operatives</p> <p>(iii) Committees and Commissions</p> <p> a) All India Rural credit survey Committee</p> <p> b) Committee on Co-operative credit (VL Metha)</p> <p> c) All India Rural credit review committee</p> <p> d) CRAFTCARD</p> <p> e) Agricultural and Credit Review Committee</p> <p> f) State aid to Co-operatives:- NCDC, NDDDB, NHB, NABARD etc</p> <p>(iv) Co-operative education and training – 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>(v) Constitution and functions of PACS and KSCB, KiSAN Credit Card (KCC), Principal State partnership fund, NAFSCOB, COBI</p> <p>(vi) Objects and working of PCARDB And KSCARB, Debenture redemption fund,</p> |

Technical enquiry report, DV File, Procedure for granting long term loans, National Federation of Agriculture Rural Development Banks(NFARDB)

- (vii)** Non – Agricultural credit societies, 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).
- (viii)** Marketing and processing societies, 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.
- (ix)** Need and importance of consumer – Co-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.
- (x)** APCOS – objectives and working of primary milk societies – Regional Co-operative milk producers unions – KCMMF – Role of dairy Co-operatives to Rural Development.
- (xi)** Industrial Co-operative societies – Types of industrial Co-operatives – Handloom – Coir – Beedi – Handicrafts –Cashew etc. Hantex – Coirfed – Handicraft Apex Society – Kerala Dinesh Beedi – Capex – Texfed.
- (xii)** SC/ST Fed – Matsyafed – Vanithafed – Hospitalfed-Tourfed- Labourfed-SPCS – ULCCS.
- (xiii)** Risk Fund Scheme, Deposit Guarantee Scheme, Co-operative employees Self-Finance Pension Scheme, Kerala Co-operative Ombudsman Scheme, Member Relief Scheme, Consortium Lending

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| | | <p>Scheme, Kerala Co-operative Welfare and Development Scheme, Co-operative Employees Welfare Board.</p> <p>(xiv) Functional Areas of Management Functional Areas of Management of Co-operatives, Evaluation of Performance of Co-operatives. Co-operative Administration –Need for Professional Management. Accountability, Budgeting and Control, Human Resources Management-Motivation, Group Dynamics, Leadership, Decision making, Problem Solving, Performance Appraisal, Training Need Assessment (TNA). Time Management-Procrastination, Stress Management. Communication. Finance Management-Asset and Liability Management, Management of operations.</p> <p>(xv) Co-operatives-Departmental Set Up in Kerala</p> |
| IV. ACT & RULES | 15 | <p>(i) Kerala Co-operative Societies Act 1969 <i>(As amended)</i></p> <p>(ii) Kerala Co-operative Societies Rules 1969 <i>(As amended)</i></p> |
| V. BANKING | 20 | <p>(i) Banking System in India- Scheduled & 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 & RRBs, NBFC</p> <p>(ii) Banker & Customer Relationship, Different Types of Customers,</p> <p>(iii) Special Type of Customers – Minors, Pardanishan Ladies, Blind Persons, Lunatic, Insolvent persons.</p> <p>(iv) Know Your Customer (KYC)- Anti Money Laundering Guidelines of RBI</p> <p>(v) Regulatory and Supervisory functions of RBI</p> <p>(vi) Negotiable Instruments Act 1881- Negotiable Instruments – Promissory Notes Bill of Exchange, cheque crossing cheques – Types of crossing – General crossing,</p> |

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| | | <p>Special crossing, Non-Negotiable crossing. Endorsements – Meaning Parties of endorsement essentials of valid endorsement types of endorsement, endorsement in blank, endorsement in full, conditional endorsement, restrictive endorsement, sans resource endorsement, facultative endorsement, parties to endorsement, effect of endorsement.</p> <p>(vii) Payment & 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, Core Banking Solution (CBS).</p> <p>(viii) Grievance Redressal Mechanisms- Integrated Ombudsman Scheme 2021, Consumer Protection Act (COPRA) 2019.</p> <p>(ix) Deposits – Schemes of Banks and Co-operative Societies.</p> <p>(x) Savings Bank A/c-BSBDA, PMJDY, Small accounts, Guidelines, current account, Fixed Deposits, RD Account.</p> <p>(xi) Issue and Payment of Demand Draft, Safe Deposit Lockers, Safe Custody of Articles.</p> <p>(xii) Nomination Rules, Garnishee Order, Attachment Order, Right of General Lien, Right of Set Off, Rules of Appropriation Mandate & Power of Attorney, Lien, Pledge, Hypothecation, Mortgage.</p> <p>(xiii) Priority Sector Guidelines, Agri-Loans, KCC, MSME, Other Loans-General.</p> <p>(xiv) Different Types of Loans in Banks, Recovery –Special Mentions accounts (SMA), Accounts – NPA norms.</p> |
| <p>VI. ACCOUNTING</p> | <p>20</p> | <p>(i) Definition and Objects of financial accounting Branches of accounting – Advantages - Limitation</p> <p>(ii) Accounting Principles – concepts – conventions</p> <p>(iii) Journal – Ledger – Subsidiary books – Trial balance – Errors – its rectification</p> <p>(iv) Final accounts and Adjustments</p> |

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| | | <p>(v) Depreciation Methods – Bills of exchange consignment- Accounts of non- Trading concern</p> <p>(vi) Co-op accounting – Day book – General ledger Receipts and Disbursement statement – Final accounts – Bank Reconciliation statement.</p> <p>(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, 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>(viii) Labour cost – Types of labour systems of wage payment</p> <p>(ix) 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>(x) Analysis of Financial Statements: Reading Financial Statement-Trial Balance/R&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> |
| TOTAL | 100 MARKS | |
