



Co-operative Service Commission, West Bengal

Bhabani Bhavan (4th Floor),
Kolkata - 700 027

No. CSC/S-5/199

Dated 30/03/2012

NOTIFICATION

In pursuance of this Office Notification No.CSC/OG-4/111 dated 24/02/2012 and in terms of the resolution adopted by the Cooperative Service Commission at its meeting held on 29/03/2012, the syllabi for Paper II (Special Paper) in respect of **Fundamentals of Accountancy, General Banking Awareness, Agricultural Science and Law** (carrying 100 marks) are hereby notified for the information and general guidance of the candidates, appearing for the ensuing examinations with effect from Advt. No. 01/2012 for recruitment to the posts under Group-A or Group-B in various Co-operative Societies / Co-operative Banks. The said Paper will be in addition to the common Paper-I (carrying 150 marks, usually to be conducted on the same day in the first half) pertaining to **Common Objective Type Written Test** and has been designed keeping in mind the job content, powers and responsibilities of the posts concerned.

It is further notified for the information and guidance of all concerned that:-

- (i) The said Paper is meant for candidates applying for Group-A / Group-B or Top / Medium Level Management posts. Total number of questions for Paper II will be 50, each question carrying 2 marks. The duration of Paper II will be 1 hour. There shall be negative marking for each wrong or multiple response to an Multiple Choice Questions (MCQ);
- (ii) The Commission reserves the right to add, alter and / or modify the Syllabus for Paper-II on any of the afore-said 4 topics as notified herein through a subsequent Notification in the website of the Co-operation Department of the Government of West Bengal, www.coopwb.org and publication in such other media as the Commission may deem fit and proper and the Commission shall not send any separate communication to the individual examinees in this regard;
- (iii) The candidates applying for different posts against Employment Advertisements published and to be published by this Commission, are required to keep constant watch on the website, www.coopwb.org for further Notifications of this Commission on the Syllabi and any addition / alteration / modification thereto in relation to the Paper – II; &
- (iv) The candidates, invited to appear for Written Tests, must prepare for the Tests keeping in mind that:-
 - (a) they would have to use black ball-point pens while writing the Papers or indicating the answers; and
 - (b) they must not use any electronic device like calculator, pager, mobile phone or any other means of wireless communication in the working or switched-off mode inside the Examination Hall.

SYLLABUS FOR PAPER-II
[Subject : FUNDAMENTALS OF ACCOUNTANCY]

Brief Description: This Paper shall be applicable to candidates seeking job in any Co-operative Society falling under the Fifth Schedule of the WBCS Act, 2006 for posts in the category of Middle Level Management like Accountant, Sr. Accountant etc(Group B) as well as applicants for higher posts in the category of Top Management(Group A) whose job-profile includes keeping of accounts, over-viewing or supervision of Accounting, Management of Funds and Auditing activities of the Society like General Manager(Accounts), Manager(Accounts & Audit), Deputy Manager(Accounts & Audit), Assistant Manager (Accounts & Audit) etc. requiring higher academic as well as professional qualifications with or without experience.

Distribution of Marks

[1] Fundamentals of Accounting & Book Keeping

[5 MCQs = 10 Marks]

[Syllabus:-Question may be of any form/type to test the basic knowledge and understanding of the candidate of the following matters of financial accounting].

- [i] Principles of Book-keeping and Accountancy – its significance; rules of debit and credit; bases of accounting, concept of cost and revenue.
- [ii] Accounting Concepts & Conventions.
- [iii] Accounting Terminologies- understanding meanings of them ;
- [iv] Types of Book Keeping and rules thereof.
- [v] Names and Uses of various types of Vouchers, Challans, Invoices, and other records preserved in Financial Accounting.

[2] Maintenance of different books of accounts

[10 MCQs = 20 Marks]

- [i] Books of Prime Entry and books of Final Entry; journal and Ledger.
- [ii] Preparation of Cash Book- kinds of Cash Book, writing of Double Column Cash Book.
- [iii] Assets & Liabilities; expenses and losses; profits and gains.
- [iv] Valuation of Closing Stock.
- [v] Capital Expenditure and Revenue Expenditure, Capital Receipts and Revenue Receipts; Credit Sale/Credit Purchase, Sundry Creditors/Debtors Account/Bills Receivable/Bills Payable.
- [vi] Preparation & maintenance of General Ledger.
- [vii] Preparation of Day Books.
- [viii] Preparation of Bank Reconciliation Statements (BRS).

[3] Miscellaneous Accounting Practices & Procedures

[5 MCQs= 10 Marks]

- [i] Definitions for Bad Debts / Non-Performing Assets (NPA) and provisions for the same.
- [ii] Methods of Depreciation Calculation in respect of different categories of assets.

[iii] Types of Reserves.

[iv] Testing the knowledge & ideas of handling TDS and Filing of Tax Returns,

[v] Net Profit Fixation & Dividend Payments.

[4] Accounting Standards adopted in India, especially in Banking Sector

[5 MCQs= 10 Marks]

[i] Definition, application and utilities of the Accounting Standards.

[ii] GAAP.

[iii] Notable differences in Hand-written Formats & Computerised Formats in keeping Books of Accounts; Preparation of various Accounting Statements.

[iv] Reporting of various financial statements (converged IFRS by the ICAI).

[v] Accounting for Non - profit making organizations/Cooperative Societies/Banks.

[5] Preparation of Important Financial Statements

[10 MCQs = 20 Marks]

[i] Types of errors and their rectification

[ii] Preparation of Trial Balance; identification of items included in/excluded from Trial Balance.

[iii] Preparation of Trading, Profit and Loss & Profit & Loss Appropriation Account.

[iv] Preparation of Balance Sheet; marshalling of Balance Sheet.

[v] Preparation of Post-Balance Sheet Statements, if required.

[6] Analysis of Balance Sheet and calculation of important Ratios

[5 MCQ= 10 Marks]

Definition and calculation of:

[i] Net Profit Ratio / Gross Profit Ratio; [ii] Return on Equity; [iii] Return per Share;

[iv] Return on Investment; [v] Debt Equity Ratio; [vi] Current Ratio; [vii] Quick Ratio;

[viii] Debt to total fund Ratio; [ix] Capital Turnover Ratio; [x] Net Working Capital Turnover

Ratio; [xi] Fixed assets Turnover Ratio; [xii] Stock Turnover Ratio; [xiii] Debt Service

Coverage Ratio; [xiv]Capital Adequacy Ratio.

[7] Audit

[10 MCQ= 20 Marks]

[i] Definition of Audit and difference from Investigation and Enquiry.

[ii] Types of Audit and importance of each.

[iii] Difference between External and Internal Audit.

[iv] Preparation and Types of Audit Reports.

[v] Reply of Audit Queries/Auditor's Comments/Follow up actions on Audit Reports.

[vi] Performance Audit of Consumers and Trading Cooperatives.

[vii] Treatment of Normal/Abnormal Loss/Insurance Coverage.

SYLLABUS FOR PAPER-II
[Subject : GENERAL BANKING AWARENESS]

- [1] Government schemes and programmes for alleviation of poverty [5x2=10 marks]
- [2] Basic Concepts of Modern-day Banking [5x2 = 10 marks]
- [3] Services and products offered by Banks in India [5x2 = 10 marks]
- [4] Role of Reserve Bank of India and NABARD in credit delivery mechanism [5x2 = 10 marks]
- [5] Basic knowledge of important Banking laws especially The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) [5x2 =10 marks]
- [6] Loans advanced by Banks including rural banks and recovery mechanism through various Acts & Rules [5x2 =10 marks]
- [7] Structure of District Administration & Public Administration [5x2 =10 marks]
- [8] Role of Panchayat Institutions and its interface with cooperative structure [5x2=10 marks]
- [9] History of Cooperative Movement in India and West Bengal [5 x 2 =10 marks]
- [10] Role of cooperative societies in rural development [5x 2 =10 marks]

SYLLABUS FOR PAPER-II
[Subject : Law]

[This Paper is specially designed for the Law Graduates applying for appointment in Co-operative Banks]

Part-I : Knowledge in Bank-Related Basic Civil Laws [35 MCQs= 70 Marks]

1. The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) and The Deposit Insurance and Credit Guarantee Corporation Act, 1961 [5 MCQs=10 Marks]
2. The West Bengal Co-operative Societies Act, 2006, The West Bengal Co-operative Societies Rules, 2011 and The Multi-State Co-operative Societies Act, 2002 and Multi-State Co-operative Societies Rules, 2002 [5 MCQs=10 Marks]
3. The Reserve Bank of India Act, 1934 and The National Bank for Agriculture and Rural Development (NABARD) Act, 1981 [2 MCQs=4 marks]
4. The Companies Act, 1956 & interface with Co-operative Law & Principles [2MCQs= 4 Marks]
5. The Bengal Public Demand Recovery Act, 1913 [2 MCQs=4 marks]

6. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, The SARFAESI Rules, 2002 and role of Debt Recovery Tribunals **[2 MCQs= 4 Marks]**

7. The Indian Contract Act, 1872, The Indian Trusts Act, 1882, The Transfer of Property Act, 1882, The Partnership Act, 1932 and The Negotiable Instruments Act, 1881 and Negotiable Instrument [Amendment & Misc. Provisions] Act, 2002. [with special emphasis on Valid Contract, Invalid Contract, Void Contract, Breach of Contract and its legal consequences, Violation of Contracts, Agreements, Mortgage provisions etc.] **[5 MCQs= 10 Marks]**

8. The Prevention of Money Laundering Act, 2002 and The Information Technology Act, 2000 **[2 MCQ= 4 Marks]**

9. The Suits Valuation Act, 1887 and The West Bengal Court Fees Act, 1970 **[2 MCQ= 4 Marks]**

10. The Arbitration and Conciliation Act, 1996 & its application in the Banking Sector **[2 MCQs= 4 Marks]**

11. The Employees' Provident Funds and Miscellaneous Provisions Act, 1952, The Payment of Bonus Act, 1965 and The Payment of Gratuity Act, 1972 **[3 MCQs = 6 Marks]**

12. Taxation Laws including The Income Tax Act, 1961 and Rules framed thereunder and The West Bengal Value-added Tax Act, 2003 [VAT] and its Statutory Obligations & Legal Consequences on the Co-operative Banks and its members and customers **[3 MCQs= 6 Marks]**

Part-II : Knowledge of Procedural Laws & their Application

[15 MCQs = 30 Marks]

1. Judicial Practices in Civil Suits with basic knowledge of The Code of Civil Procedure, 1908 [read with relevant Provisions of The Limitation Act, 1963] **[3 MCQs = 6 Marks]**

2. The India Evidence Act, 1872, The Bankers' Book Evidence Act, 1891 and The Code of Criminal Procedure, 1973 **[3 MCQs = 6 Marks]**

3. Basic Ingredients of Preparation of:-

[a] Mortgage Documents /Bonds;

[b] Loan Agreements;

[c] Indemnity Bonds;

[d] Deed of Assignment;

[e] Power of Attorney;

[f] Preparation of Legal Notices for recovery of outstanding Loans and Advances;

[g] Procedure for initiation of Civil Suits for recovery of Bank's Dues & attachment of Mortgaged Properties and other collateral Securities; and selection of appropriate legal forum.

[7 MCQs = 14 Marks]

4. Application of The Prevention of Corruption Act, 1988

[2 MCQs = 4 Marks]

SYLLABUS FOR PAPER-II
[Subject : AGRICULTURAL SCIENCE]

[Note :- Syllabus has been prepared based on the course of studies followed in B.Sc. (Ag) standard]

Part – 1 :- Soil & Crop Husbandry [15 MCQs = 30 Marks]

Soil properties and its composition; Agro Climatic Zone of India & West Bengal ; Field crops (Commonly grown in West Bengal) – origin, geographic distribution, economic importance, soil & climatic requirements, varieties, cultural practices, yield of crops including cash crops ; Cropping Pattern & Crop Rotation; water requirement & management of different crops ; Sustainable Agriculture – land degradation & conservation of natural resources, irrigation problems, waste land ; Organic farming.

Part -2 :- Horticulture [5 MCQs = 10 marks]

Production technology of fruit crops, vegetables and flowers (commonly grown in West Bengal) ; post harvest management and value addition of fruits and vegetables.

Part -3 :- Agricultural Technology [15 MCQs = 30 Marks]

Seed Technology – Different classes of seed, production of nucleus & breeder's seed, foundation and certified seed production, seed certification, seed control order & seed Act.

Agricultural Chemical Technology – Different kind of fertilizers, manures & micronutrients - its composition and use ; soil test based fertilizers recommendations for crops ; Biofertilizers, Agrochemicals – Insecticides, Herbicides, Fungicides ,

Engineering Technology- Irrigation Systems; Irrigation Water Measurement; Quality of Irrigation Water and its appraisal; Farm Machineries.

Plant protection Technology – Weed management; crop weed association; methods of weed control; herbicides & its computation of doses ; crop pests & stored grain pests management ; diseases of field crops and horticultural crops and its management.

Part – 4 :- Animal Production [5 MCQs = 10 Marks]

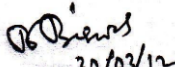
Different live stock development programmes in India; Live stock production & Management – Dairy, Goatery, Piggery, Poultry, Fishery, etc.

Part – 5 :- Agricultural Finance and Economics [10 MCQs = 20 Marks]

Agricultural development programmes – year of start, objectives & salient features ; Financing Institutions in India ; Cooperative Credit structure in India ;

Agricultural finance – need & classification, estimation of credit need & determining unit cost, scale of finance, crop insurance, appraisal & evaluation techniques of agricultural projects.

Cooperative Marketing; State trading corporation; Ware housing corporation; Food Corporation of India – objectives, functions & advantages. Need for Agricultural Price Policy.


30/03/12

(B.K.Biswas)
Secretary