

## SYLLABUS FOR THE POST OF TRAINEE SR. OFFICER (BRANCH OFFICER)

1. Principles of Co-operation
2. Book Keeping and Accountancy: Journal Entries, Ledger, List of items on assets & liabilities side, Bank Reconciliation Statement, Rectification of Errors, Depreciation and Methods of Depreciation, Receipts and Payment account and Profit & Loss account and Balance Sheet, Single Entry System etc.
3. Calculation of various important ratios
4. General Knowledge of Banking: Concept & Functions of Bank, Types of accounts, procedure for opening different types of accounts, Types of Loans and advances, procedure for availing different types of loans, Types of Mortgages, Types of Cheque & Cards, Structure of Banking Industry, Negotiable Instruments, NPA, Share Capital, Stock Statement, Calculation of Drawing Power, Insurance on Deposits, Important Provisions of Contract Act, ATM, Exposure Limit, Audit Class, Types of Deposits, Account operation, KYC – AML, Interest Calculation etc.
5. Procedure with reference to Opening, Operations and Closing of Saving Bank Account, Current Account, Fixed Deposit Account, Recurring Deposit Account, Account Operation.
6. Arithmetical Skills:- Fair Knowledge of Addition, Subtraction, Multiplication, Division are expected including arithmetic competence to calculate Interest on Deposits – Loans And Advances – Practical Problems to be solved.
7. Knowledge of English: Construction of Sentence, Letter Writing, Translation Comprehension.
8. Importance of Information Technology, Mobile Banking/Net Banking/Digital Banking, Advantages of Computerized Banking to Manual Banking.
9. General Knowledge of Current Affairs in Banking Industry.
10. Cyber Attack, Cyber Security
11. Credit Rating Agencies
12. Credit Information Companies
13. Banking Ombudsman
14. General Awareness

\*\*\*\*\*

