

Written Exam Syllabus of Associate (General)

(Weightage Approximately 50% and around 100 Questions approx.)

General Subjects

General Awareness	<ul style="list-style-type: none">○ Current National and International Events○ General Knowledge like History / Politics / Geography of Daman and Diu & India○ Major Financial & Economic News○ Current events in Financial World○ Recent credit and monetary policies○ Organizations- RBI, NABARD, SEBI, IMF, World Bank & Others
Reasoning & Mental Ability	<ul style="list-style-type: none">○ Verbal○ Number Series○ Alphabet Series○ Test of Direction Sense○ Coding-decoding○ Number Ranking○ Arithmetic Reasoning○ Problem of Age Calculation
Quantitative Aptitude	<ul style="list-style-type: none">○ Ratio and Proportion○ Time and Work○ Speed and Distance○ Square roots○ Percentages and Averages○ Profit, Loss and Discount○ Probability○ Calculation of Simple Interest & Compound Interest
English	<ul style="list-style-type: none">○ Grammar○ Fill in the blanks with articles○ Verb○ Agreement of the verb with subject○ Adverb○ Preposition○ Tenses○ Conjunction○ One word substitution○ Synonyms & Antonyms○ Correct the sentence
Computer Aptitude	<ul style="list-style-type: none">○ Computer Network○ Computer Fundamentals○ Input and Output Devices○ Components of Computer○ Computer Storage Devices○ Internet○ OSI Model○ Microsoft Office (Ms Word, Ms Excel, Ms Power Point)

Associate (General)

(Weightage Approximately 50% and around 120 Questions approx.)

Principles and Practices of Banking

5th Edition (2021) Macmillan Education

(For JAIIB/Diploma in Banking & Finance Examination)

Module A	Unit
1. Indian Financial System	1.1 What is a Financial System 1.2 Equity and Debt Market 1.3 Insurance Regulatory and Development Authority (IRDA)
2. Banking Regulation	2.1 Introduction 2.2 RBI's Constitution and Objectives 2.3 Role and Functions of RBI 2.4 Regulatory Restrictions on Lending 2.5 Inclusion of urban Co-operative banks in the Second Schedule to the RBI Act,1934
3. Retail Banking, Wholesale and International Banking, ADR, GDR and Participatory Notes	3.1 Retail Banking 3.2 Wholesale Banking and International Banking 3.3 International Banking 3.4 Universal Banking
4. Role of Money Markets, Fixed Income Market and Forex Markets, FEMA	4.1 Call Money Market 4.2 Money Market Instruments and Operations 4.3 Fixed Income Market
5. Role and Functions of Capital Market, Securities and Exchange Board of India (SEBI)	5.1 Capital Markets 5.4 The Securities and Exchange Board of India (SEBI) 5.5 Registration of Stock Brokers, Sub-brokers, Share Transfer Agents, etc.
6. Role and Functions of Mutual Funds, Insurance Companies, Bancassurance and Insurance Regulatory and Development Authority of India (IRDAI)	6.1 What is a Mutual Fund? to 6.19 Insurance Regulatory and Development Authority of India (IRDAI)
7. Factoring, Forfaiting Services and Off-Balance Items	7.1 Factoring 7.2 Forfaiting Services 7.3 Off- Balance Sheet Items
9. Alliances/Mergers/Consolidation	9.1 Alliances 9.2 Merger 9.3 Consolidation
10. Credit Information Companies, Fair Practices Code for Debt Collection and Banking Codes and Standards Board of India	10.1 Credit Information Companies in India 10.2 Fair Practices Code for Debt Collection 10.3 Banking Code and Standards Board of India (BCSBI)
Module B	Unit
12. Banker-Customer Relationship	12.1 Introduction to

	12.13 Services to Customers & Investors
13. Banker' Special Relationship	13.1 Introduction 13.2 Power of Attorney (POA) 13.4 Garnishee Orders 13.5 Banker's Lien 13.6 Right of Appropriation
15. Payment and Collection of Cheques and Other Negotiable Instruments	15.1 Introduction to 15.10 Cheque Truncation System
16. Opening accounts of various types of Customers	16.1 Introduction to 16.6 Deregulation of Saving Bank Interest Rates
18. Cash Management Services and ITS Impotence	18.1 Introduction 18.2 Developments in CMS 18.3 Importance of Cash Management System 18.4 Type of Cash Management Service 18.5 Challenges and Issue
20. Priority Sector Advances	20.1 Introduction to 20.6 Other Aspects Related to Priority Sector Lending
21. Agricultural Finance	21.1 Introduction 21.2 Short-Term Loans 21.3 Medium/Long-Term Loans 21.4 Crop Loan 21.5 Revised Scheme for Issue of Kisan Credit Card (KCC) 21.8 Prime Minister Fasal Bima Yojana (PMFBY)
23. Government Sponsored Schemes	23.1 Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) to 23.5 Khadi Village Industries Commission (KVIC)
24. Self-Help Groups	24.1 SHG – Definition to 24.7 SHG- Bank Linkage Programme
25. Credit Cards, Home Loans, Personal Loans, Consumer Loans	25.1 Credit Card 25.2 Home Loans 25.3 Personal Loans 25.4 Consumer Loans
26. Documentation	26.1 Introduction 26.2 Different Types of Documents 26.3 Documentation Procedure 26.4 Stamping 26.5 Securitisation
27. Different Modes of Charging Securities	27.1 Introduction 27.2 Types of Charges
28. Types of Collaterals and Their Characteristics	28.1 Introduction to 28.10 Supply Bills

29. Non-Performing Assets (Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances)	29.1 Introduction to 29.7 Framework for Resolution of Stressed Assets
30. Financial Inclusion & Financial Literacy	30.1 Introduction 30.2 Financial Inclusion by Extension of Banking Services 30.3 Use of Mobiles/Tablets in Financial Inclusion Drive 30.4 Financial Literacy 30.5 Rural Self Employment Training Institutes (RSETI)
MODULE C	Banking Technology
32. Alternate Delivery Channels – Digital banking	32.1 Introduction 32.2 Alternate Deliver Channels 32.3 Automated Teller Machines (ATMs) 32.4 Electromagnetic Cards 32.5 Electronic Banking 32.6 Customer Protection
33. Data Communication Network and EFT Systems	33.1 Introduction to 33.9 Emergence of Electronic Payment Systems in India
34. Digital Payment Systems – NPCI	34.1 Introduction 34.2 Electronic Clearing Systems in India 34.3 National Payment Corporation of India (NPCI)
MODULE D	SUPPORT SERVICES – MARKETING OF BANKING SERVICES/PRODUCTS
37. Marketing an Introduction	37.1 Introduction to 37.6 Brand Image
38. Social Media Marketing	38.1 Introduction to 38.8 Banks in India Social Media Marketing
46. Ethics, Business Ethics & Banking: An Integrated Perspective	46.1 Learning Objectives to 46.10 A few Indian Case Studies
48. Ethical Dimensions: Employees	48.1 Learning Objectives to 48.11 Principles of Representation and Work Environment 48.12 Employees as Ethics Ambassadors & Managers as Ethical Leaders

Core Subjects	Associate (Finance)
Financial Accounting	<ul style="list-style-type: none"> ○ Fundamental Terminology: - Meaning, Nature, Functions & Usefulness of Accounting, Types of Accounting, what is Account, Different Types of Account, Meaning of Key Terms like Asset, Liability, Revenue, Expenditure, Capital, Bills Receivable & Payable, etc., The Golden rules of Accounting, Double Entry System. ○ Accounting Principles: -
	<p>Meaning of Accounting principles, Needs of Accounting principles, Different Types of Accounting Concepts & Conventions & their usages.</p>
	<ul style="list-style-type: none"> ○ Process of Accounting: - Journal Entries, Ledger Posting, Preparation of Trial Balance, Different Types of Errors & its rectification, Preparation of Bank Reconciliation Statement, Accounting for Depreciation, need, significance & methods of Depreciation, Distinction between Capital & Revenue Expenditure, Inventory Valuation Methods like FIFO & LIFO.
	<ul style="list-style-type: none"> ○ Financial Statement Preparation: - Balance Sheet, Statement of Profit & Loss, Cashflow Statement & Statement of Changes in Equity.
Cost Accounting	<ul style="list-style-type: none"> ○ Basic Terminology: - Meaning, Object, & Scope of Cost Accounting, Difference between Costing & Cost Accounting. ○ Key Components: -
	<p>Materials, Labour, Overhead, Cost Sheet, Cost Centre, Profit Centre, Reordering Level, Allocation & Apportionment of Expenditure, Absorption, Different Types of Costing Methods & Techniques.</p>
	<ul style="list-style-type: none"> ○ Budgeting & Budgetary Control: - Concept of Budget & Budgetary Control, objective, merits & limitation, Types of Budgets.
Income Tax & GST:	<ul style="list-style-type: none"> ○ Income Tax: - Basic concept, Income, Person, Assessment Year, Previous Year, Gross Total income, PAN, Corporate Income Tax rates, Advance Tax, TDS & TCS, Form 16 & 26 AS.
	<ul style="list-style-type: none"> ○ GST: - Concept of GST, Input Tax Credit & Cascading Effect of Tax, CGST, SGST & IGST, Meaning & Scope of Supply, Levy & Collection of Tax, Composition Scheme, Filing of Returns & Assessment.
Financial Management	<ul style="list-style-type: none"> ○ Key Ideas: - Meaning of Financial Management, Objectives, Types of Decisions, Profit Maximisation Vs. Wealth Maximisation. ○ Sources of Finance: -
	<p>Short Term & Long-Term source of Finance, Capital Structure, Risk & Return Analysis, Bank Guarantee & Letter of Credit.</p> <ul style="list-style-type: none"> ○ Working Capital: -
	<p>Concept & Significance, Determining Working Capital requirement, Financing Working capital needs.</p> <ul style="list-style-type: none"> ○ Banking Operations & Accounting Functions: - Preparation of Vouchers, cash receipt and payment entries, clearing inward and outward entries, transfer debit and credit entries

Core Subjects	Associate (Legal)
Banking Laws	<ul style="list-style-type: none"> ○ Banking Regulations, ○ Compliance and Legal Aspects, ○ Relevant Law and Orders related to negotiable instruments, ○ securities, ○ foreign exchange, ○ Prevention of Money laundering, ○ Limitation Act, ○ SARFAES, Banking Ombudsman Scheme, ○ Laws and Actions with direct link to Banking Sector, ○ Consumer Protection Act, ○ Bankers Book Evidence Act, ○ DRT Act
Core Subjects	Associate (Information Technology)
	<ul style="list-style-type: none"> ○ Operating System ○ Data Structure ○ Object-Oriented Programming ○ Database Management Systems ○ Compiler Design/Language Processor ○ Computer Organization ○ Microprocessor and Computer Hardware ○ Computer Network ○ Software Engineering ○ Web Technology ○ Data Warehousing & Data Mining ○ Computer and Network Security