



## 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](http://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](http://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.

<b>SYLLABUS FOR PAPER-II</b> <b>[Subject : FUNDAMENTALS OF ACCOUNTANCY]</b>
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**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.

<p align="center"><b>SYLLABUS FOR PAPER-II</b>  <b>[Subject : GENERAL BANKING AWARENESS]</b></p>
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|------|---|-------------------|
| [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]  |

<p align="center"><b>SYLLABUS FOR PAPER-II</b>  <b>[Subject : Law]</b></p>
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**[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]**

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

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]**

<p style="text-align: center;"><b>SYLLABUS FOR PAPER-II</b> <b>[Subject : AGRICULTURAL SCIENCE]</b></p>
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[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]**

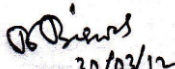
Different live stock development programmes in India; Live stock production & Management – Dairy, Goatery, Piggery, Poultry, Fishery, etc.

**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**