



# MADHYA PRADESH RAJYA SAHAKARI BANK MYDT.

## INFORMATION HANDOUT FOR ONLINE MAIN EXAMINATION

### **RECRUITMENT OF DEPUTY GENERAL MANAGER (SENIOR MANAGEMENT-I), ASSISTANT GENERAL MANAGER (SENIOR MANAGEMENT-II), MANAGER (MIDDLE MANAGEMENT-I), DEPUTY MANAGER (MIDDLE MANAGEMENT-II) AND ASSISTANT MANAGER (JUNIOR MANAGEMENT-I)**

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

The on-line examination will comprise the following objective type multiple choice tests as stated below :

### STRUCTURE OF THE EXAMINATION

#### **DEPUTY GENERAL MANAGER (SENIOR MANAGEMENT-I), ASSISTANT GENERAL MANAGER (SENIOR MANAGEMENT-II)**

Sr.No.	Name of Test (Not in Sequence)	No. of Questions	Maximum Marks	Version	Time allotted for each Test (Separately timed)
1	Reasoning	40	50	English & Hindi except Test of English Language	30 Minutes
2	English Language	40	50		30 Minutes
3	General Awareness	40	50		30 Minutes
4	Quantitative Aptitude	40	50		30 Minutes
	<b>TOTAL</b>	<b>160</b>	<b>200</b>		<b>120 Minutes</b>

#### **MANAGER (MIDDLE MANAGEMENT-I), DEPUTY MANAGER (MIDDLE MANAGEMENT-II) AND ASSISTANT MANAGER (JUNIOR MANAGEMENT-I)**

Sr.No.	Name of Test (Not in Sequence)	No. of Questions	Maximum Marks	Version	Time allotted for each Test (Separately timed)
1	Professional Knowledge	40	40	English & Hindi except Test of English Language	30 Minutes
2	Reasoning	40	40		30 Minutes
3	English Language	40	40		30 Minutes
4	General Awareness	40	40		20 Minutes
5	Quantitative Aptitude	40	40		30 Minutes
	<b>TOTAL</b>	<b>200</b>	<b>200</b>		<b>140 Minutes</b>

The time for the exam is 120 minutes / 140 minutes; however you may have to be at the venue for approximately 180 minutes / 200 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests except test of English Language will be provided in English and Hindi. You can attempt any question within the time allotted to that test. All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer.

**You have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/ correct. The alternative/ option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4 of the marks assigned to that question will be deducted as penalty.**

The Scores of Online Examination will be obtained by adopting the following procedure :

- (i) Number of questions answered correctly by a candidate in each test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- (ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores\*

\*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

- (iii) Testwise scores and scores on total is reported with decimal points upto two digits.

Note : Cutoffs may be applied in two stages :

- (a) On scores in individual tests
- (b) On Total Score

**POSTWISE SYLLABUS FOR THE PROFESSIONAL KNOWLEDGE  
MANAGER ACCOUNTS (MIDDLE MANAGEMENT-I)**

1. The Basic Financial Statement
  - o Trial Balance
  - o Balance Sheet
  - o Cash flow statement
  - o Income Statement
2. Cost accounting concepts (basics)
  - o Marginal costing
  - o Cost volume profit analysis
  - o Cost sheet
  - o Forecasting
  - o Absolute costing
  - o Social accounting
3. Management accounting
  - o Cost of capital
  - o Capital structure
  - o Capital budgeting
  - o Sources of finance
4. Corporate accounting
  - o Dividend distribution in cooperative
  - o Share issues
5. Business law
  - o Negotiable instruments
  - o Contract act
  - o Partnership act
  - o Company law (Go through all these laws with amendments)
6. Labour law
  - o Factories act
  - o Industrial disputes act
  - o Gratuity act
  - o Provident fund act
7. Economics
  - o Capital market
  - o Money market
  - o Micro and macro economics concepts
  - o Updates related to money market and RBI policies
8. MP State Cooperative Act
9. Income Tax Act
10. Banking Regulation Act
11. Knowledge of IT and Cooperative

12. Knowledge of IT and Digital Transaction
13. Compliance of KYC Norms
14. Taxation Laws

**MANAGER IT (MIDDLE MANAGEMENT-I) / ASSISTANT MANAGER IT (JM-I)**

1. Database
  - o RDBMS
  - o Normalization
  - o Overview of SQL Queries
  - o E-R Diagrams
  - o Transaction Management
  - o Data Constraints
  - o Sequences and Indices
  - o Data Directory
  - o Control structures
  - o Database Triggers
  - o Implicit and Explicit Cursors
  - o Database Administration
2. Data Structure
  - o Stacks
  - o Array
  - o Graphs
  - o Linked lists
  - o Sorting
3. Computer Networks
  - o LAN
  - o MAN
  - o WAN
4. Operating systems
  - o Types of Operating Systems
  - o Page replacement
  - o Process
  - o Thread
  - o Memory Partition
  - o Semaphore
  - o File Concepts, Access Methods,
  - o Distributed Operating Systems
  - o Scheduling
  - o Security and Threats Protection
5. Computer Organization & Hardware
  - o Bus Structure
  - o Cybersecurity
  - o Network security
  - o Cryptography
  - o Firewall
  - o Risk Management
6. Web Technology
  - o HTML
  - o XML
7. Programming Language basics
  - o C, C++
  - o OOP- Object-oriented Programming language
8. Data Communication and Networking
  - o Network Architecture
  - o Types of networks
  - o OSI Model
  - o TCP-IP model
  - o Data Communication
  - o IP Addressing
  - o Network Security
9. Software engineering
  - o Software Development Life cycle
  - o Software Design and Maintenance

- o Requirement Elicitation
  - o Software development Models
10. Knowledge of IT and Cooperative

**DEPUTY MANAGER HRMD (MIDDLE MANAGEMENT-II) / ASSISTANT MANAGER HRMD (JM-I)**

1. Introduction of HRM
  - o Nature and Scope of HRM
  - o Functions of HRM
  - o Models of HRM
  - o Principles of HRM
  - o Leadership (Styles, Theories)
2. Organizational Behavior
  - o Employee & Motivation
  - o Groups and Dynamics
  - o Management & Effectiveness
3. Human Resource Planning
  - o Human Resource Planning and Job design
  - o Importance of Human Resource Planning
4. Recruitment
  - o Recruitment- Theory and Meaning
  - o Process of Recruitment
  - o Training and Development
  - o Process and Ideas
  - o Induction and Orientation
  - o Onboarding and Induction
  - o Interview (Types of tests, Types of Interviews and limitations)
  - o Placement (Induction, procedure and benefits)
5. Training and Development
  - o Processes and Phases
  - o Assessment and Establishment of Objectives
  - o Types of training
  - o Job placement
6. Performance Management
  - o Job Design
  - o Job Analysis: Process, Importance of Job Analysis
  - o Job Evaluation: Overview
  - o Performance Appraisal
  - o Career Management
7. Personnel Management
  - o Rewards Management
  - o Wage/Salary Administration
  - o Employee Socialization and Orientation
  - o Management by Objectives (MBO)
  - o Productivity and Morale
  - o Employee Counseling
  - o Turnover o Employee Welfare
  - o Disciplinary Procedure
  - o Theories on Motivation
  - o Job Satisfaction
  - o Demotions and Transfers
  - o Employee Discipline
  - o Grievance Procedures
  - o Grievance Handling
  - o Trade Unions
  - o Conflict Resolution
8. Labour laws
  - o Industrial Disputes Ordinance, 1949
  - o Payment of Wages Act, 1936
  - o The Minimum Wages Act, 1948
  - o Payment of Gratuity Act, 1972
  - o The Payment of Bonus Act 1965
  - o Industrial Dispute Act, 1947

- o Factories Act, 1948
- o Trade Union Act, 1926
- 9. Indian Financial System
  - o Banking Reforms
  - o Regulatory Bodies in India- NABARD, SEBI etc.
  - o International Banking
  - o Important RBI Circulars
  - o Latest Updates in Financial & Capital Markets
  - o Financial Terms
  - o Banking Terms
  - o Latest Acts related to Banking
  - o Priority Sector Lending
  - o NPA - latest news
  - o SARFAESI Act
  - o RBI Monetary Policy
  - o Capital & Money Market Instrument
  - o Commercial Banks, NBFCs, HFC - Latest news
  - o Mergers and Acquisitions in Banking Companies
  - o Credit Rating and Agencies
  - o Payment Options- NEFT, RTGS, Bharat Bill payment etc.
- 10. Knowledge of IT and Cooperative

#### **DEPUTY MANAGER CREDIT (MIDDLE MANAGEMENT-II)**

1. Working Capital Management
  - o Introduction
  - o Need for working capital
  - o Cash cycle
  - o Management strategies for working capital
2. Ratio analysis
  - o Liquidity ratio
  - o Turnover ratio
  - o Profitability ratio
  - o Solvency ratio
3. Time value of money
  - o The Future Value of a Single Cash Flow
  - o The Future Value of a Series of Cash Flows
  - o The Present Value of a Single Cash Flow
  - o The Present Value of a Series of Cash Flows
4. Capital budgeting
  - o Discounted Payback Period
  - o Payback Period
  - o Internal Rate of Return (IRR)
  - o Average Accounting Rate of Return (ARR)
  - o Net Present Value
  - o Profitability Index (PI)
  - o Investment Decision Criteria
5. RBI and the Foreign Exchange Market
  - o Role of Reserve Bank of India (RBI) in forex management.
  - o Latest RBI circulars
6. Short-term Financing
  - o Working Capital Concepts
  - o Working Capital Issues
  - o Working Capital Cycle
  - o Aggressive and Conservative Approach
  - o Sources of Short-Term Financing
7. Long-Term Financing
  - o Considerations of Issuers and Investors
  - o Sources of Long-term Finance
  - o Merits and Demerits of:
    - o Retained Earnings
    - o Equity Capital
    - o Preference Capital

- o Debenture Capital
- o Term Loans
- 8. Money Markets
  - o Money Market
  - o Money Market Instruments
    - o Coupon Bearing Instruments
    - o Discount Instruments
  - o Risks involved in Money Market
- 9. Capital Markets
  - o Capital Markets
  - o Process, types of securities and parties involved
  - o Types of bonds
  - o Bond valuations
  - o Debt and Equity
- 10. Acts Related to Banking
  - o SARFAESI act (Most important)
  - o Banking regulations act
  - o Limited liability act
  - o Negotiable instruments act
- 11. Agriculture Finance -Short-term Loans, Medium/Long-terms Loan, Crop Loan and Kisan Credit Card, Agricultural Term Loan, Land Development, Minor Irrigation, Farm Mechanisation, Finance to Horticulture, Land Purchase, Lead Bank Scheme, Agriculture Advances, Advance Against Warehouse, Receipts Produce Marketing Scheme, Crop Insurance Scheme, RashtriyaKrishiBimaYojana, Financing of combine harvesters, Financing of Tractors and Old Tractors, River Lift Irrigation Schemes, Forums for Co-ordination, Service Area Approach, State Level Banker's Committee (SLBC),Preparation of Credit Plan, Loan Appraisal Techniques, Knowledge of IT and Cooperative

**DEPUTY MANAGER CONSTRUCTION / MANITENACE (MIDDLE MANAGEMENT-II) /  
ASSISTANT MANAGER CONSTRUCTION / MAINTENANCE (JM-I)**

- o Building Materials.
- o Solid Mechanics.
- o Design of Steel Structures.
- o Design of Concrete & Masonry Structures.
- o Pipe Flow.
- o Hydraulic Machines & Hydro Power.
- o Construction Practices, Planning & Management.
- o Fluid Mechanics.
- o Open Channel Flow.
- o Hydrology.
- o Water Resource Engineering.
- o Surveying.
- o Solid Waste Management.
- o Environmental Engineering.
- o Transportation Engineering
- o Interior Designing & Decoration
- o Fire and Safety Management
- o Knowledge of IT and Cooperative

**DEPUTY MANAGER FINANCE (MIDDLE MANAGEMENT-II)**

- o The Basic Financial Statement
  - Trial Balance
  - Balance Sheet
  - Cash flow statement
  - Income Statement
- o Working Capital Management
- o Finance and technology
- o Insurance, Banking
- o Cash flow Management
- o Money and capital Market
- o Mutual funds
- o Time Value of money
- o Portfolio Management
- o Cost of different source in finance
- o Analysis on investment options
- o Micro Finance

- Project Management
- Risk Management
- Credit Appraisal
- Investment in securities and its management
- Purchase of Securities and its management
- Knowledge of IT and Cooperative

○ **Taxation Laws**

**DEPUTY MANAGER AGRICULTURE (MIDDLE MANAGEMENT-II) / ASSISTANT MANAGER AGRICULTURE (JM-I)**

1. Agriculture in India
  - Agriculture in India
  - Types of Cultivation
  - Major Crops of India
  - Irrigation in India
  - Agriculture based Research Institutes in India
  - Animal Husbandry in India
  - Genetically Modified Crops, etc.
2. Agricultural Practices
  - Soil preparation
  - Sowing
  - Manuring
  - Irrigation
  - Weeding
  - Harvesting
  - Storage
3. Horticulture
  - Amateur horticulture
  - Commercial horticulture
  - Horticulture fruits and vegetables
4. Agriculture Finance
  - Short-term Loans
  - Medium/Long-terms Loan
  - Crop Loan and Kisan Credit Card
  - Agricultural Term Loan
  - Land Development
  - Minor Irrigation
  - Farm Mechanisation
  - Finance to Horticulture
  - Land Purchase
  - Lead Bank Scheme
  - Agriculture Advances
  - Advance Against Warehouse
  - Receipts, Produce Marketing Scheme
  - Crop Insurance Scheme
  - RashtriyaKrishiBimaYojana
  - Financing of combine harvesters
  - Financing of Tractors and Old Tractors
  - Advance against Gold/Silver ornaments
  - River Lift Irrigation Schemes
  - Forums for Co-ordination
  - Service Area Approach
  - State Level Banker's Committee (SLBC)
  - Preparation of Credit Plan
5. Cultivation and Harvesting
  - Cultivation Techniques and Practices
  - Harvesting Techniques and Practices
  - Post-Harvest Technology
6. Soil Science
  - Tillage, Nutrient deficiencies
  - Fertilizer and fertilizer consumption
  - Soil Types and characters
  - Indian soil

- o Type of facts soil-related fact
- o Green manure
- 7. Agriculture Economics
  - o Basics of Agriculture Economics
  - o Agriculture cost and scheme
- 8. Irrigation Methods
  - o Lift Irrigation
  - o Drip Irrigation
  - o Sprinkler Irrigation
- 9. Self Help Groups
  - o Introduction
  - o Need Structure and Functions of Self Help Group
  - o Self-Help Groups and SGSY Scheme
- 10. Government Schemes
  - o Swarnajayanti Gram SwarozgarYojana (SGSY)
  - o Million Wells Scheme (MWS)
  - o SwarnaJayantiShahariRozgarYojana
  - o Urban Self Employment Programme (USEP)
  - o Urban Women Self-Help Programme (Revolving Fund)
  - o Skill training For Employment Promotion Amongst Urban Poor (STEP-UP)
  - o Urban Wage Employment Programme (UWEP)
  - o Urban Community Development Network (UCDN)
  - o Community Structures Urban Programme for Poverty Reduction amongst SCs and STs (UPPS)
  - o Prime Minister's Employment Generation Programme (PMEGP)
  - o Prime Minister's RozgarYojana (PMRY)
  - o Scheme of Liberation and Rehabilitation of Scavengers (SLRS)
  - o Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
- 11. Seed Technology
  - o Basics of Seed Science
  - o Different Seed Tests
- 12. Miscellaneous o Plant Pathology
  - o Entomology
  - o Rearing of animals
  - o Agricultural Machinery
  - o Dairy Science
- 13. Agriculture Finance -Short-term Loans, Medium/Long-terms Loan, Crop Loan and Kisan Credit Card, Agricultural Term Loan, Land Development, Minor Irrigation, Farm Mechanisation, Finance to Horticulture, Land Purchase, Lead Bank Scheme, Agriculture Advances, Advance Against Warehouse, Receipts Produce Marketing Scheme, Crop Insurance Scheme, RashtriyaKrishiBimaYojana, Financing of combine harvesters, Financing of Tractors and Old Tractors, River Lift Irrigation Schemes, Forums for Co-ordination, Service Area Approach, State Level Banker's Committee (SLBC), Preparation of Credit Plan, Knowledge of IT and Cooperative

#### **ASSISTANT MANAGER MARKETING (JM-I)**

1. Marketing Management
  - o Introduction to Marketing
  - o Introduction to Marketing Management
  - o Nature and Scope of Marketing
  - o Marketing Environment
  - o Marketing Organization
  - o Processes and Planning
  - o Marketing Programs
  - o Marketing Decisions
  - o Marketing Mix (4Ps, 7Ps, etc.)
  - o Exchange definition
  - o Holistic Marketing
  - o Marketing competitiveness
2. Marketing Research
  - o Marketing Research
  - o Competitor Analysis
  - o Market Segmentation
  - o User Research & Feedback
  - o Research Tools
  - o Demand Forecasting



3. Marketing Planning and Strategies
  - o Management Processes in Marketing
  - o Types of Marketing Plan
  - o Competitive Marketing Strategies
  - o Interactions between the Marketing Mix and Marketing Environment
  - o Control Mechanisms in Marketing
  - o Strategic planning
  - o Strategic units
  - o Promotional Strategy
  - o Advertisement strategies
  - o Competitive strategy
  - o Marketing control
  - o Price volume control
4. Marketing Types
  - o Marketing of Services
  - o International Marketing
  - o Rural Marketing
  - o Bank Marketing
  - o Insurance Marketing
5. Product Management
  - o Introduction to Product Life Cycle
  - o Product Planning & Development
  - o Branding, Packaging, Labeling, Standardization & Grading
  - o Pricing and Distribution channels
  - o Levels of a product
  - o Product mix
  - o Product Portfolio Decisions
  - o BCG matrix and its applications
  - o Product planning,
  - o New Product Development Process
  - o Innovation and Creativity
  - o Product Testing
  - o Product Placement & Commercialization
  - o Product Vertical Integration
  - o Product development process
6. Pricing Decisions
  - o Price and its Determinants
  - o Objectives of Pricing Decisions
  - o Factors Affecting Pricing Decisions
  - o Pricing Policies and Strategies
  - o Pricing Methods
7. Distribution Strategy
  - o Meaning, Need for and Importance of Distribution Channel
  - o Factors Influencing Channel Decisions
  - o Types of Channels- Direct Channel, Indirect Channel
  - o Functions of Channel Members
8. Promotion Mix and Sales
  - o Promotion mix and its components
  - o Advertising
  - o Sales Promotion
  - o Personal selling
  - o Direct marketing
  - o Public Relations and publicity
  - o Online marketing
  - o Developing an integrated promotion mix
  - o Promotion Mix Decisions:
    - o Advertising decisions
    - o Sales promotion decisions
    - o Personal selling decisions
    - o Public Relations and Publicity decisions
9. Brand Management
  - o Introduction to brands and brand management
  - o Brand research and brand equity

- o Branding for different product categories
  - o Branding & differentiation
  - o Brand image
  - o Brand element and brand association
  - o Brand equity measurement
  - o Competitive analysis
  - o Brand positioning
  - o Brand hierarchies
  - o CBBE (Customer-based brand equity)
  - o Branding & IMC
10. Consumer Behavior
- o Determinants of consumer behaviour
  - o Types of buying decisions
  - o Stages of the buying process
  - o Importance of consumer behaviour study
  - o Consumer personality & brand personality
  - o Buying influences
  - o Buying process
  - o Factors influencing buying decisions
  - o Models of buying behaviour
  - o Post-purchase behaviour
  - o Data collection techniques
  - o Sources of secondary data for marketing decisions
  - o Buyer-supplier relationship
  - o Customer value
11. Services/Digital Marketing
- o Customer relationship management (CRM)
  - o Internet marketing
  - o Social Media Optimization (SMO)
  - o Social Media Marketing (SMM) and Search Engine Optimization (SEO)
  - o The distinction between goods and services
  - o Marketing mix for services
  - o Types of services
  - o Strategies for Services Marketing
12. Advanced Marketing Techniques
- o Global marketing
  - o Strategic Marketing Process
  - o Value chain
  - o Value creation
  - o Nature & scope of rural markets,
  - o Marketing to cooperatives,
  - o Channels of distribution in rural India.
  - o Inbound marketing, reverse marketing, up-selling, down-selling and cross-selling techniques
  - o CSR.
13. Miscellaneous Topics
- o Social Responsibility
  - o Marketing Ethics
  - o NPV theory
  - o HERZBERG Theory
  - o Alliance marketing
  - o Green marketing
  - o E-commerce
  - o E-marketing
  - o E-Retailing
  - o Relationship marketing
  - o Mobile marketing
14. Financial Awareness
- o Indian Financial System
  - o Banking Reforms
  - o Regulatory Bodies in India- NABARD, SEBI etc.
  - o International Banking
  - o Important RBI Circulars
  - o Latest Updates in Financial & Capital Markets

- o Financial Terms o Banking Terms
  - o Latest Acts related to Banking
  - o Priority Sector Lending
  - o NPA - latest news
  - o SARFAESI Act
  - o RBI Monetary Policy
  - o Capital & Money Market Instrument
  - o Commercial Banks, NBFCs, HFC - Latest news
  - o Mergers and Acquisitions in Banking Companies
  - o Credit Rating and Agencies
  - o Payment Options- NEFT, RTGS, Bharat Bill payment etc.
15. Knowledge of IT and Cooperative

#### **ASSISTANT MANAGER AUDIT (JM-I)**

1. Statutory and Concurrent Audit
  - (i) Knowledge of Accounting Standard - Notes on Accounts
  - (ii) Knowledge of NPA Guidelines and Policies
  - (iii) Knowledge of Accounting Policy
  - (iv) Knowledge of Loan Documentation
  - (v) Knowledge of KYC / AML Implementation
  - (vi) Knowledge of B.R. Act. as applicable to Cooperatives Societies
  - (vii) Knowledge of M.P. State Cooperative Act.
2. I.S. Audit
  - (i) Knowledge of Hardware and Software
  - (ii) Knowledge of I.T. and Cyber Securities
  - (iii) Knowledge of CISA ( Certified Information Systems Auditor) and DISA (Diploma in Information System Audit) Certificates.
3. Migration audit, EDP audit
4. Knowledge about Inspection viz. Branches, NABARD, DCCB, Internal Control, Loan Documentation Inspection, Loan Calculation Inspection, Other financial Institution inspection
5. Cost & Management Accounts: Techniques of cost control and cost reduction. Process Costing. Cost volume profit relationship~d Decision making, Budgetary control and standard costing.
6. Auditing Programming of audit work. Valuation & verification of Assets and Liabilities. Audit of a limited company, Powers, duties & liabilities of company auditor. Auditor's Report Audit of Computerized A/c & use of Computers in the Audit of A/c
7. Income Tax Provisions of Income Tax Act – pertaining to assessment of individuals. Exempted Income & deductions from Gross Total income. Computation of Taxable Income & Tax liability.
8. Statistics Definition, scope & importance. Measurements of Central tendency, Dispersion, Skewness Correlation and Index Number.
9. Knowledge of IT and Cooperative

#### **ASSISTANT MANAGER INSURANCE (JM-I)**

1. Knowledge of Specific duties of an insurance officer include training and guiding insurance agents or associates; ensuring that best customer service is delivered by the department; meeting customers; up selling and cross-selling insurance products.
2. Handling administrative issues relating to the role; assisting the insurance manager in day to day tasks; mentoring agents; filling up policy requisition forms; taking care of administrative issues in absence of insurance manager;
3. Handling customer inquiries and performing several other tasks.
4. Knowledge of Pradhan Mantri Crop Insurance Scheme.
5. Knowledge about the different Mediclaim insurance policy.
6. Knowledge about the Movable and Immovable property insurance.
7. PMJJBY, PMSBY
8. Knowledge of IT and Cooperative

#### **ASSISTANT MANAGER DATA ANALYST (JM-I)**

Should have ability to identify, analyze and interpret trends, pattern in complex data sets and to draw insights that will aid the business in developing a suitable course of action. With knowledge of following topics:-

1. Basic Knowledge of Statistics
2. Data cleaning and preparation, data analysis, data visualization, predictive analytics and creating dashboards and reports.
3. Structured Query language (SQL) programming
4. Advanced microsoft excel (including pivot tables, VBA Modules, and a range of formulas), Powerpoint
5. Knowledge of at least one of the analytical tools like-Tableau, R/SAS, Microsoft Power BI, Google data studio.

#### **ASSISTANT MANAGER NETWORKING (JM-I)**

1. Knowledge about Data communication, Types of connections, Transmission media, Network
2. Networks: Goals and applications of networks. Network devices, LAN, MAN & WAN architectures. Concept of WAN subnet. Overview of existing networks. OSI Reference Model Architecture, TCP/IP Model and their comparison. Naming and Internet addressing, subnets, MAC protocols, CSMA/CD, Ethernet, Addressing, Switching vs routing. Switching architectures, ARP, IP, DUAL, Inter-domain routing, BGP, CIDR, IPv6 intro, Intro to telephone network. Switching & signaling. Cellular Telephone Networks, ATM, Cell Switching, IP/ATM and IP/Sonet, AAL5, Finish up QoS, scheduling, and IntServ/DiffServ IETF models.
3. Internetworking concept and architectural model: Connection-oriented and connection-less approaches. Concept of Autonomous systems and Internetwork Routing. Classful IP addresses. Subnetting, IP Multicasting. Internet Protocol (IP): connectionless delivery of datagrams (MTU, fragmentation, reassembly).
4. Internet control protocols: ICMP, ARP and RARP. Routing algorithms: Interior (OSPF), Exterior (BGP). Transport Layer: UDP and TCP concepts. Socket API for Network Programming. Network Byte Ordering. Client-Server application development using TCP & UDP sockets. Basic Server Architectures.
5. Network Security: Firewalls and their components; Encryption techniques and examples of encryption standards.
6. Introduction to computer security. Authentication and privacy, block and stream cyphers, public key crypto, DH-exchange, IPSec, algs: DES, MD5, SHA1, RC4.
7. Knowledge of IT and Cooperative

#### **ASSISTANT MANAGER PROGRAMMER (JM-I)**

1. Computer-based statistical & Numerical methods, Discrete Structures
2. Computer System Architecture
3. Database Management System with working knowledge on FoxPro/Oracle/Ingress/Sybase/DB/JET etc.
4. Structured System Analysis and Design
5. Operating Systems, UNIX and Shell Programming
6. Automata Theory and Compiler Design
7. Data Communication and Network Technologies with case studies on
8. NOVELL/Windows NT
9. Wireless and Mobile Communication, Network Management,
10. Cryptography and Information Security
11. Computer Graphics and Multimedia, Digital Image Processing, Visual Programming
12. Software Engineering & CASE Tools, Software Testing & Quality
13. Management, Software Project Management
14. Artificial Intelligence, Neural Networks, Data Warehouse & Data Mining
15. Parallel Computing
16. Machine Learning and Python
17. OOPS: Features, advantages, and applications, General concept of OOPS- Classes, Data abstraction, Object, Encapsulation, Polymorphism, Dynamic binding, Aggregation and Association, Generalization, Multiple inheritance
18. OS: Windows/Unix Commands & Tools
19. Programming Language: C++, JAVA, DOT NET, VB
20. Scripting Languages: JAVA Script, Perl etc.
21. DATA BASE: Basic Concepts, Queries, Transact
22. DBMS Packages: MS Access, ORACLE, MYSQL, SQL Server
23. WEB SERVER: Deployment and knowledge of PHP, (APACHE IIS) ASP, NET
24. NETWORK: Internet working, Internet Socket programming skills
25. Web Content: HTML/XML exposure Development
26. Document preparation: Working knowledge of Office Suite
27. Knowledge of IT and Cooperative

#### **ASSISTANT MANAGER CYBER SECURITY (JM-I)**

##### **FUNDAMENTALS OF CYBER CRIME AND SECURITY**

Overview, what is Cybercrime?, Computer Intrusions and Attacks (Unauthorized Access) Computer Viruses, Time Bombs, Trojans, Malicious Code (Malware), Online Fraud and Identity Theft; Intellectual Property Theft; Virtual Crime, Online Vice: Gambling; Pornography; Child Exploitation, International Aspects and Jurisdiction

##### **CYBER SECURITY THREATS**

Introduction: Security threats - Sources of security threats- Motives - Target Assets and vulnerabilities – Consequences of threats- E-mail threats - Web-threats - Intruders and Hackers, Insider threats, Cyber crimes. Network Threats: Active/ Passive – Interference – Interception – Impersonation – Worms – Virus – Spam's – Ad ware - Spy ware – Trojans and covert channels – Backdoors – Bots – IP, Spoofing - ARP spoofing - Session Hijacking - Sabotage-Internal treats Environmental threats - Threats to Server security.

Security Threat Management: Risk Assessment - Forensic Analysis - Security threat correlation – Threat awareness - Vulnerability sources and assessment- Vulnerability assessment tools – Threat identification - Threat Analysis - Threat Modeling - Model for Information Security Planning.

Security Elements: Authorization and Authentication - types, policies and techniques – Security certification - Security monitoring and Auditing - Security Requirements Specifications – Security Policies and Procedures, Firewalls, IDS, Log Files, Honey Pots Access control, Trusted Computing and multilevel security - Security models, Trusted Systems, Software security issues, Physical and infrastructure security,

Human factors – Security awareness, training, Email and Internet use policies.

### **CYBER CRIME AND DIGITAL FORENSIC**

Cyber Crimes and Cyber Laws - Introduction to IT laws & Cyber Crimes – Internet, Hacking, Cracking, Viruses, Virus Attacks, Software Piracy, Intellectual property, Legal System of Information Technology, Mail Bombs, Bug Exploits, and Cyber Security Data and Evidence Recovery- Introduction to Deleted File Recovery, Formatted Partition Recovery, Data Recovery Tools, Data Recovery Procedures and Ethics.

Constitutional & Human Rights Issues in Cyberspace Freedom of Speech and Expression in Cyberspace, Right to Access Cyberspace – Access to Internet, Right to Privacy• Right to Data Protection Cyber Crimes & Legal Framework Cyber Crimes against Individuals, Institution and State• Hacking• Digital Forgery• Cyber Stalking/Harassment• Cyber Pornography• Identity Theft• & Fraud Cyber terrorism• Cyber Defamation• Different offences under IT Act,2000•

Dispute Resolution in Cyberspace

1. Concept of Jurisdiction
2. Indian Context of Jurisdiction and IT Act, 2000.
3. International Law and Jurisdictional Issues in Cyberspace.
4. Dispute Resolutions

### **CLOUD SECURITY**

Cloud Security, Infrastructure Security, Network level security, Host level security, Application level security, Data security and Storage, Data privacy and security Issues, Jurisdictional issues raised by Data location, Identity & Access Management, Access Control, Trust, Reputation, Risk, Authentication in cloud computing, Client access in cloud, Cloud contracting Model, Commercial and business considerations, Case Study on Open Source & Commercial Clouds –Eucalyptus, Microsoft Azure, Amazon EC2

### **Knowledge of IT and Cooperative**

#### **ASSISTANT MANAGER RISK MGT. (JM-I)**

- RBI Circulars
- Ratio analysis
- Cost of capital
- Capital budgeting
- Time value of money
- Types of Bonds and Issuers
- Corporate Debt and Funding Alternatives
- Asset-Backed Securities
- Credit Analysis - Credit Risk and Bond Ratings
- Evaluating Credit Quality
- Types of risks o Derivatives: Forwards, Futures, Swaps and Options
- Basics of Derivative Pricing and Valuation
- Forwards and Futures Valuation
- Forward Rate Agreements and Swap Valuation
- Option Valuation and Put-Call Parity
- Alternative Investments
- Market Organization and Structure
- Positions and Leverage
- Order Execution and Validity
- Fixed-Income Securities: Valuation, Risk and return
- Bond Indentures, Regulation, and Taxation
- Fixed-Income Markets: Issuance, Trading, and Funding
- Portfolio Management: Introduction and Process
- Portfolio Risk and Return
- Returns Measures
- Covariance and Correlation
- Systematic Risk and Beta
- CAPM
- Knowledge of IT and Cooperative

**Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here. Some sample questions are given below.**

### **SAMPLE QUESTIONS**

#### **REASONING**

**Q.1-3.** Read the information given below and answer the questions.

Six plays A, B, C, D, E and F of a famous playwright are to be staged one on each day from Monday to Saturday. The schedule of the plays is to be in accordance with the following.

- (1) A must be on the previous day of the day on which E is staged.



reasoning, interpretation of tables and graphs.

- Q.1.** Sohanlal purchased 120 reams of paper at Rs.100 per ream. The expenditure on transport was Rs.480. He had to pay an octroi duty of 50 paise per ream and the coolie charges were Rs.60. What should be the selling price of each ream if he wants a profit of 20% ?  
 (1) Rs.126 (2) Rs.115.50 (3) Rs.105 (4) Rs. 120 (5) Other than those given as options

- Q.2.** The interest on a certain deposit at 9% per annum is Rs.405 in one year. How much will be the additional interest in one year on the same deposit at 10% per annum ?  
 (1) Rs. 40.50 (2) Rs. 450 (3) Rs. 855 (4) Rs.45 (5) Other than those given as options

Also, there may be some questions based on graphs and tables.

- Q.3-5. Directions :** Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer questions that follow :

Attribute	% of Employees Giving Different Ranks					
	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

- Q.3.** Which attribute for promotion has received the highest rank ?  
 (1)Perseverance (2)Seniority (3)Honesty (4)Sociability (5)Efficiency
- Q.4.** How many employees gave rank III to intelligence?  
 (1)119 (2)98 (3)77 (4)70 (5)10
- Q.5.** Which attribute is considered the least important for promotion?  
 (1)Honesty (2)Intelligence (3)Perseverance (4)Efficiency (5)Sociability

### PROFESSIONAL KNOWLEDGE

Question in this test will be in the area of specialization for the respective post.

**(A) Details of the Online Examination :**

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests except English Language will be in English and Hindi.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the correct answer and ‘mouse click’ that alternative which he/ she feels is correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on “Save & Next” or “Mark for Review & Next”.**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
- (5) The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:

1 You have not visited the question yet.

2 You have not answered the question.

3 You have answered the question.

4 You have NOT answered the question, but have marked the question for review.

5 The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the final evaluation.*

- (6) To select a question to answer, you can do one of the following :
- (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
  - (b) Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
  - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you MUST click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (14) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by MADHYA PRADESH RAJYA SAHAKARI BANK.
- (15) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (16) After the expiry of test duration, the candidates will not be able to attempt any question or check their answers for respective test.
- (17) Please note :**
- (a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
  - (b) **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

**(B) General Instructions :**

- (1) Please note Date, Reporting time and Venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed to appear for the examination.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size



photograph duly pasted on it. (Preferably the same photograph as was uploaded).

- (4) You must scrupulously follow the instructions of the Test Administrator and MADHYA PRADESH RAJYA SAHAKARI BANK Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes or any other electronic device will be allowed during the examination. **After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.**
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - THIS IS ESSENTIAL. **The call-letter alongwith photocopy of photo identity proof duly stapled together are to be submitted at the end of exam by putting it in the designated drop-box.** Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead alongwith photograph/Photo Identity proof issued by a People's Representative on official letterhead alongwith photograph/Valid recent Identity Card issued by a recognized College/University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID in original/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will not be accepted as valid ID proof for this purpose.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam.
- (7) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. MADHYA PRADESH RAJYA SAHAKARI BANK may take further action against such candidates as deemed fit by it.
- (8) You must bring a ball point pen and ink stamp pad with you. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST drop this sheet of paper along with the Call Letter and photocopy of photo identity proof in the designated drop-box.
- (9) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (10) The scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
- (11) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (12) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any MADHYA PRADESH RAJYA SAHAKARI BANK recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

### **SOCIAL DISTANCING MODE CONDUCT OF EXAM RELATED INSTRUCTIONS**

- 1 **Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual's time slot ONLY. Candidates should report atleast 15 minutes before the Reporting time indicated on the call Letter.**

- 2 **Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.**
- 3 **Items permitted into the venue for Candidates**  
**Candidates will be permitted to carry only certain items with them into the venue.**
  - a. **Mask (WEARING A MASK is COMPULSORY)**
  - b. **Gloves**
  - c. **Personal transparent water bottle (Candidate should bring his / her own water bottle)**
  - d. **Personal hand sanitizer (50 ml)**
  - e. **A ball pointpen& one ink stamp pad**
  - f. **Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original.)**
  - g. **Call Letter should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Call Letter should be exactly the same.**
  - h. **In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.**

**No other Items are permitted inside the venue.**
- 4 **Candidate should not share any of their personal belonging/material with anyone.**
- 5 **Candidate should maintain safe social distance with one another.**
- 6 **Candidate should stand in the row as per the instructions provided at venue.**
- 7 **If candidate is availing services of a scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50ml) and transparent water bottle. Both candidate and Scribe will require to be wearing N95 Mask.**
- 8 **A Candidate must have AarogyaSetu App installed on his mobile phone. The AarogyaSetu status must show candidate's risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with this Call Letter) and show the same to the Security Guard at the entry into the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions.)**
- 9 **After AarogyaSetu status display at the entry gate, candidates/ Scribe will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.**
- 10 **All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature.**
- 11 **Candidate registration :**
  - a. **Candidate registration will be done through photo capture. Photo captured will be matched with the photo uploaded by you in the application (as printed in the call letter). You must NOT change your appearance from the photo uploaded by you.**
  - b. **Photograph will be taken while candidate is standing.**
  - c. **Seat number will be given to the candidate.**
- 12 **Rough sheet, call letter and ID proof management**
  - **Rough sheet(s) kept at each candidate desk will be used by candidate.**
  - **Candidate must follow the instructions related to dropping the call letter with the ID proof copy and rough sheet (s) in the boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam Officials. Those candidates who avail the services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy.**
- 13 **Post Examination Controls**
  - **On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.**

**WISH YOU GOOD LUCK**