

Written Exam Syllabus of Associate (Finance)

(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 (Finance)

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

Accounting & Finance for Bankers
4th Edition (2021) Macmillan Education
(For JAIIB/Diploma in Banking & Finance Examination)

Module A Business Mathematics and Finance	Unit
1. Calculation of Interest and Annuities	1.1 Introduction to 1.12 Repayment of a Debt
2. Calculation of YTM	2.1 Meaning of Debt to 2.15 Problems and Solutions
3. Capital Budgeting	3.1 Introduction to 3.15 Problems and Solutions
4. Depreciation and Its Accounting	4.1 Meaning of Depreciation to 4.14 Amortisation of intangible assets
5. Foreign Exchange Arithmetic	5.1 Introduction to 5.6 Forward Exchange Rates
Module – B Principles of Bookkeeping & Accountancy	UNIT
6. Definition, Scope and Accounting Standards	6.1 Introduction to 6.9 Transfer Pricing
7. Basic Accountancy Procedures	7.1 Introduction to 7.7 Accrual and Cash Basis
8. Maintenance of Cash/Subsidiary Books and Langer	8.1 Introduction to 8.6 Journalising
9. Bank Reconciliation Statement	9.1 Introduction to 9.11 Advantages of Bank Reconciliation Statement
10. Trial Balance, Rectification of Errors And Adjusting & Closing Entries	10.1 Introduction to 10.11 Adjusting and Closing Entries
11. CAPITAL AND REVENUE EXPENDITURE	11.0 Objectives to 11.7 Terminal Question
12. BILL OF EXCHANGE	12.0 Objectives to 12.7 Bill Books

Module – C Final Accounts	UNIT
13. BALANCE SHEET EQUATION	13.0 Objectives 13.1 Introduction 13.2 Balance Sheet Equation 13.3 Computation of Balance Sheet Equation
14. PREPARATION OF FINAL ACCOUNTS	14.0 Objectives 14.1 Introduction 14.2 Preparation of Trial Balance 14.3 Adjustment Entries 14.4 Preparation of Financial Statements from Trial Balance
15. RATIO ANALYSIS	15.0 Objectives to 15.6 Different Users and Their Use of Ratio
16. FINAL ACCOUNT OF BANKING COMPANIES	16.0 Objectives to 16.14 Implementation of Indian Accounting Standards (Ind AS)
17. COMPANY ACCOUNTING-I	17.0 Objectives to 17.7 Non-voting Shares
18. COMPANY ACCOUNTS – II	18.0 Objectives 18.1 Introduction 18.2 Form of Balance Sheet 18.3 Impact of Ind AS on Financial Statements
19. ACCOUNTING IN COMPUTERISED ENVIRONMENT	19.0 Objectives to 19.11 Internet and World Wide Web - Influences on Banking
Module – D BANKING OPERATIONS	UNIT
21. OPERATIONAL ASPECTS OF KYC/CUSTOMER SERVICE	21.1 Introduction Know Your Customers (KYC) Norms to 21.14 Banking Ombudsman Scheme 21.15 Let Us Sum Up
22. OPERATIONAL ASPECTS OF ACCOUNTING ENTRIES	22.1 Introduction 22.2 Peculiar Features of Accounting System in Banks 22.3 Accounting Systems of Different Banks 22.4 Illustration
23. OPERATIONAL ASPECTS OF HANDLING CASH/CLEARING	23.1 Introduction to 23.7 Clearing Operations
24. OPERATIONAL ASPECTS OF DEPOSIT ACCOUNTS	24.1 Introduction to 24.9 Attachment Orders

<p>25. OPERATIONAL ASPECTS OF LOAN ACCOUNTS</p>	<p>25.0 Objectives to 25.10 Sample Operating Instructions 25.11 Operational Aspects of a Few Common Loan Products</p>
<p>26. OPERATIONAL ASPECTS OF CBS ENVIRONMENT</p>	<p>26.1 Introduction to 26.17 Cyber security framework in banks 26.18 Let Us Sum Up</p>
<p>27. BACK OFFICE FUNCTIONS/ HANDLING UNRECONCILED ENTRIES IN BANKS</p>	<p>27.1 Introduction 27.2 Functions Performed by the Back Office 27.3 Reconciliation Function in Banks 27.4 Reconciliation of Inter Branch/Office Entries</p>