

Written Exam Syllabus of Officer in Grade II (Banking operations)	
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)

**Officer in Grade II
(Banking operations)**

**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

Officer in Grade II (Banking operations)

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

25. OPERATIONAL ASPECTS OF LOAN ACCOUNTS	25.0 Objectives to 25.10 Sample Operating Instructions 25.11 Operational Aspects of a Few Common Loan Products
26. OPERATIONAL ASPECTS OF CBS ENVIRONMENT	26.1 Introduction to 26.17 Cyber security framework in banks 26.18 Let Us Sum Up
27. BACK OFFICE FUNCTIONS/ HANDLING UNRECONCILED ENTRIES IN BANKS	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

Officer in Grade II (Banking operations)

Legal & Regulatory Aspects of Banking

4th Edition (2021) Macmillan Education

(For JAIIB/Diploma in Banking & Finance Examination)

Module A Regulation and compliance	Unit
1. Legal Framework of Regulation of Banks	1.1 Introduction to 1.8 Regulation by other Authorities
2. Control Over Organisation of Banks	2.1 Introduction to 2.9 Appoint
3. Regulation of Banking Business	3.1 Introductions to 3.14 assets in India
4. Returns, Inspection, Winding Up, Mergers & Acquisitions	4.1 Introductions to 4.8 Acquisition of Undertaking
5. Public Sector Bank and Co-operative Banks	5.1 Introductions to 5.5 Co-operative Banks
6. Financial sector Legislative Reforms and Financial sector Development Council	6.1 Introduction to 6.8 Wings of FSDC
Module B LEGAL ASPECTS OF BANKING OPERATION	Unit
7. Case Laws on Responsibility of Paying Bank	7.1 Introductions to 7.5 Payet in Good faith without Negligence of an instrument on which Alteration is not Apparent
8. Case Laws on responsibility of Collecting Bank	8.1 Introduction 8.1 Introduction 8.2 Statutory Protection to collect Bank 8.3 Duties of the Collecting Bank
9. Different types of Borrowers	9.1 Introduction 9.2 Types of Borrowers 9.3 Detailed Provisions Pertaining to the type of Borrowers

10. Types of Credit Facilities	10.1 Introductions to 10.6 non-Fund facilities
11. Indemnities	11.1 Introductions to 11.5 Rights of an Indemnity Holder
12. Bank Guarantees	12.1 Introductions to 12.6 Payment under Bank Guarantee – Precautions to be taken
13. Letters of Credit	13.1 Introduction to 13.7 Payment under Letter of credit – Bank Obligation Primary
14. Deferred Payment Guarantee	14.1 Introductions 14.1 Introduction 14.2 Purpose of Deferred Payment Guarantee 14.3 Method of Payment
15. Laws Relating to Bill Finance	15.1 Introductions to 15.5 Bill Finance and Legal Position of a Banker
16. Various types of securities	16.1 Introductions 16.1 Introduction 16.2 What are 'Unsecured Loans' and 'Secured Loans'? 16.3 Various Kinds of Securities
17. Law Relating to securities and Modes of Charge - I	17.1 Introductions 17.1 Introduction 17.2 Mortgage
18. Law Relating to Securities and Modes of Charges	18.1 Introductions 18.1 Introduction 18.2 Pledge 18.3 Hypothecation 18.4 Bankers lien 18.5 Set-off
19. Registration and Satisfaction of Charges	19.1 Introductions to 19.5 Provision of Law Relating to Registration of Charges

MODULE C Introduction to Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (SARFAESI ACT)	UNIT
20. Introduction to Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (SARFAESI ACT,2002)	20.1 Introductions 20.1 Introduction 20.2 Constitutional validity of the Act
21. Definitions of SARFAESI ACT,2002	21.1 Introductions to 21.30 Sponsor
22. Regulation of Securitisation and Reconstruction of Financial asset of banks and Financial Institution	22.1 Introductions to 22.11 Power of Reserve Bank to Determine Policy and Issue Direction
23. Enforcement of securities	23.1 Introductions to 23.8 Right of the Borrower for Compensation and Costs
24. CENTRAL REGISTRY	24.1 Introductions to 24.8 Right to Inspect Particulars of Securitisation, Reconstruction of Security Interest Transaction
25. OFFENCES AND PENALTIES	25.1 Introduction 25.1 Introduction 25.2 Penalties153 Penalties for Non-compliance of Directions of Reserve Bank of India 25.4 Offences 25.5 Cognisance of Offences
26. MISCELLANEOUS PROVISIONS	26.1 Introduction to 26.9 Amendments to Certain Other Enactments
27. THE BANKING OMBUDSMAN SCHEME, 2006: PURPOSE, EXTENT, DEFINITIONS, ESTABLISHMENT AND POWERS	27.1 Introduction to 27.7 General Powers of Banking Ombudsman
28. PROCEDURE FOR REDRESSAL OF GRIEVANCES	28.1 Introduction to 28.9 Banks to Display Salient Features of the Scheme for Common Knowledge of the Public
29. RECOVERY OF DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT, 1993 (DRT ACT) PRELIMINARY	29.1 Introduction to 29.3 Preamble, Extent, Commencement, Application and Definitions
30. ESTABLISHMENT OF TRIBUNAL AND APPELLATE TRIBUNAL	30.1 Introduction to 30.9 Finality of Orders Constituting Tribunal or an Appellate Tribunal
31. JURISDICTION, POWERS AND AUTHORITY OF TRIBUNALS	31.1 Introduction 31.1 Introduction 31.2 Jurisdiction, Powers and Authority of Tribunals 31.3 Bar of Jurisdiction of Civil Courts

32. PROCEDURE OF TRIBUNALS	32.1 Introduction to 32.6 Limitation
33. RECOVERY OF DEBTS DETERMINED BY TRIBUNAL AND MISCELLANEOUS	33.1 Introduction to 33.14 Powers to Make Rule
34. THE BANKERS' BOOKS EVIDENCE ACT, 1891	34.1 Introduction to 34.7 Costs of Application
35. THE LEGAL SERVICES AUTHORITIES ACT, 1987: LOK ADALATS	35.1 Introduction to 35.6 Nature of Award of the Lok Adalats
36. THE CONSUMER PROTECTION ACT, 1986: PREAMBLE, EXTENT AND DEFINITIONS	36.1 Introduction 36.2 Purpose of the Act, Preamble and Extent 36.3 Definitions 36.4 Act not Overriding on any Other Law
37. CONSUMER PROTECTION COUNCILS	37.1 Introduction to 37.6 District Consumer Protection Council
38. CONSUMER DISPUTES REDRESSAL AGENCIES	38.1 Introduction to 38.26 Answers to 'Check Your Progress
39. THE LAW OF LIMITATION	39.1 Introduction to 39.5 Certain Important Provisions in Schedule to the Limitation Act
40. TAX LAWS	40.1 Introduction 40.1 Introduction 40.2 Income Tax 40.3 Commodity Transaction Tax 40.4 Goods and Services Tax
MODULE D COMMERCIAL LAWS WITH REFERENCE TO BANKING OPERATION	UNIT
41. MEANING AND ESSENTIALS OF A CONTRACT	41.1 Introduction to 41.9 Answers to 'Check Your Progress
42.CONTRACTS OF INDEMNITY	42.1 Introductions to 42.8 Answers to 'Check Your Progress'
43.CONTRACTS OF GUARANTEE	43.1 Introduction to 43.21 Answers to 'Check Your Progress
44. CONTRACT OF BAILMENT	44.1 Introduction to 44.11 Answers to 'Check Your Progress'

45. CONTRACT OF PLEDGE	45.1 Introduction 45.1 Introduction 45.2 Ingredients of pledge 45.3 Nature of Pledge
46. CONTRACT OF AGENCY	46.1 Introduction to 46.21 Fraud by Agent
47. MEANING AND ESSENTIALS OF A CONTRACT OF SALE	47.1 Introduction to 47.6 Distinction between a Sale and an Agreement to Sell
48. CONDITIONS AND WARRANTIES	48.1 Introduction 48.1 Introduction 48.2 Meaning of Condition and Warranty 48.3 Implied Conditions and Warranties
49. UNPAID SELLER	49.1 Introduction 49.1 Introduction 49.2 Rights of an Unpaid Seller
50. DEFINITION, MEANING AND NATURE OF PARTNERSHIP	50.1 Introduction to 50.4 Limited Liability Partnership (LLP)
51. RELATIONS OF PARTNERS TO ONE ANOTHER	51.1 Introduction to 51.9 Rights and Duties of Partners
52. RELATIONS OF PARTNERS TO THIRD PARTIES	52.1 Introduction to 52.11 Rights of Transferee of a Partner's Interest
53. MINOR ADMITTED TO THE BENEFITS OF PARTNERSHIP	53.1 Introduction to 53.5 Insolvency of a Partner
54. DISSOLUTION OF A FIRM	54.1 Introduction to 54.6 Liability for Acts of Partners Done after Dissolution
55. EFFECT OF NON-REGISTRATION	55.1 Introduction 55.1 Introduction 55.2 Registration
56. DEFINITION AND FEATURES OF A COMPANY	56.1 Introduction 56.1 Introduction 56.2 Definition of a Company 56.3 Features of a Company 56.4 Distinction between a Company and Partnership
57. TYPES OF COMPANIES	57.1 Introduction to 57.5 Holding and Subsidiary Companies
58. MEMORANDUM OF ASSOCIATION AND ARTICLES OF ASSOCIATION	58.1 Introduction to 58.4 Distinction between the Memorandum of Association and Articles of Association
59. DOCTRINES OF ULTRA VIRES/CONSTRUCTIVE NOTICE/INDOOR MANAGEMENT	59.1 Introduction to 59.6 Doctrine of Indoor Management

60. MEMBERSHIP OF COMPANY	60.1 Introduction to 60.8 Rights and Duties (Liabilities) of Members of a Company
61. PROSPECTUS	61.1 Introduction 61.1 Introduction 61.2 What is a Prospectus? 61.3 Compliance with Respect to Prospectus 61.4 Misstatements in a Prospectus and Remedies
62. DIRECTORS	62.1 Introduction to 62.22 Compensation for Loss of Office
63. FOREIGN EXCHANGE MANAGEMENT ACT, 1999	63.1 Introduction to 63.6 Directorate of Enforcement
64. TRANSFER OF PROPERTY ACT, 1882	64.1 Introduction to 64.8 Actionable Claims
65. THE RIGHT TO INFORMATION ACT, 2005	65.1 Introduction 65.2 Applicability 65.3 Definitions
66. RIGHT TO INFORMATION AND OBLIGATIONS OF PUBLIC AUTHORITIES	66.1 Introduction to 66.7 Penalties
67. THE PREVENTION OF MONEY LAUNDERING ACT, 2002	67.1 Introduction to 67.11 Maintenance of Records of Identity of Clients
68. INFORMATION TECHNOLOGY ACT, 2000	68.1 Introduction to 68.8 Investigation
69. THE INSOLVENCY AND BANKRUPTCY CODE, 2016	69.1 Introduction to 69.8 Order of priority of payment of debts

Officer in Grade II (Banking operations)

Module	Unit
1. Introduction to Server Configuration and Networking	1.1 Overview of server configuration and networking 1.2 Basics of computer networks 1.3 Networking protocols and their applications 1.4 Types of servers and their uses
2. Server Configuration	2.1 Server installation and configuration 2.2 Server hardware and software requirements 2.3 Server maintenance and troubleshooting
3. Networking	3.1 Network topologies and configurations 3.2 Network hardware and software requirements 3.3 Network security and best practices
4. Security	4.1 Security concepts and terminology 4.2 Server and network security measures 4.3 Threats to server and network security 4.4 Implementing security policies and protocols
5. Troubleshooting	5.1 Identifying and diagnosing server and network issues 5.2 Troubleshooting common server and network problems 5.3 Best practices for maintaining server and network performance
6. Best Practices	6.1 Best practices for server and network management 6.2 Server and network documentation and reporting 6.3 Keeping up-to-date with emerging technologies and trends
7. Cybersecurity	7.1 Fundamentals of cybersecurity, 7.2 Types of cyber threats, 7.3 Security measures 7.4 Best practices to secure banking systems
8. Mobile and Digital Banking	8.1 Knowledge of the latest mobile 8.2 Digital banking technologies and their use in the banking industry
9. IT Governance	9.1 Basics of IT governance 9.2 IT policies, procedures 9.3 IT risk management
10. Financial Software	10.1 Knowledge of various banking software like Core Banking Systems, 10.2 Customer Relationship Management software, 10.3 Payment Systems