

## RECRUITMENT OF MANAGEMENT TRAINEES

### Question Paper Pattern:

Type of Questions	Marks	Duration
<i>Section A</i>		Composite time of 90 Minutes
Multiple Choice Questions	40	
<i>Section B</i>		
Descriptive	60	
<b>Total Marks</b>	<b>100</b>	

- The test will be available in bilingual i.e. English and Hindi
- There is no negative marking for the wrong answers.

### POST – MANAGEMENT TRAINEE (CORPORATE LOANS & ADVANCES / PROJECT TRADE/ LINES OF CREDIT/ INTERNAL CREDIT AUDIT/RISK MANAGEMENT/ COMPLIANCE/ TREASURY AND ACCOUNTS)

#### SYLLABUS

1. Annual Reports – Balance Sheet; Profit & Loss Account; Statement of Cash Flows; Financial Ratios; etc.
2. Financial Projections – Projected Balance Sheet; Profit & Loss Account; Statement of Cash Flows; BEP, Time Value of Money, NPV, IRR, DSCR, ICR; Sensitivity Analysis, etc.
3. Financial Management & Forex Markets – ECBs; Interest Rate Benchmarks, including new alternatives; Accounting Standards – Indian (Indian GAAP and IND AS) and Global; Equity & Bond Pricing; Derivatives – Swap, Options, Forwards, Futures; FC/INR Resource Raising, etc.
4. Trade Finance - Letters of Credit, Bank Guarantees, Supplier's Credit & Buyer's Credit, UCPDC 600, URDG, etc.
5. KYC & Compliance – CIBIL, CRILC, CFR, FATF, OFAC, SDN, AML/CFT, CEIB, FATCA, etc.
6. Stressed Accounts, NPA & Recovery Process – RBI Master Circulars; IRAC Norms; SARFAESI, IBC, Recent Initiatives / Actions taken by the Government & the RBI, etc.
7. Risks Management & Audit – Types of Risks, Evaluation and Mitigation of Risks, Basel III Norms, etc.
8. Indian & Global Economy - India's International Trade & Services; Top Export & Import Sectors; Industry Analysis; Trade Agreements, etc.
9. Indian Financial System – Reserve Bank of India; SEBI; Export Credit Agencies; DFIs; Banks – Public, Private & Foreign; Financial SEZs, etc.
10. Taxation - Direct and Indirect Taxation, applicable to Financial Transactions; key International Taxation aspects, etc.
11. Legal and Regulatory Framework - Indian Contract Act, Company Law (aspects related to AOA & MOA), Security Creation, Registration of Charges, FEMA, ODI Guidelines, etc.

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## **POST – MANAGEMENT TRAINEE (LAW)**

### **SYLLABUS**

1. Arbitration Act
2. Banking law & practice [in particular the business that banks can do, banker customer relationship, Non-Performing Assets, Willful Default]
3. Civil Procedure Code
4. Companies Act (provisions relating to incorporation, Types of Companies, business that a company can engage, borrowings, security creation, filing of charges, Duties & obligations, rights and liabilities of Directors, Auditors, Company Secretary, Cost Accountant and other professionals, role of independent directors, non-executive directors, nominee directors, LLPs, related parties, liquidation & winding up)
5. Contract Act
6. Constitution of India (Chapters on Fundamental Right, Writs, High Court, Supreme Court, Executive, legislature and Judiciary, trade and Commerce, Money Bills, Union list, State List and Concurrent List)
7. Criminal laws (Criminal Procedure Code and Indian Penal Code)
8. Debt Recovery laws (Securitisation Act, Debt Recovery Tribunals)
9. Evidence Act
10. Insolvency and Bankruptcy Code
11. Negotiable Instruments Act
12. Transfer of Property Act
13. Indian Stamp Act
14. Basic principles of International trade and International laws.
15. Right to Information Act
16. The Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013

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**POST – MANAGEMENT TRAINEE (INTERNATIONAL TRADE & FINANCE/INDUSTRY/  
COUNTRY RISK ANALYSIS & ECONOMIC RESEARCH)**

**SYLLABUS**

**1. Module A) Macroeconomics:**

Dornbusch  
Fisher and Startz  
N Gregory Mankiw  
Macroeconomics  
RBI Website

**2. Module B) Microeconomics:**

N Gregory Mankiw  
Economics  
Principles & Applications

**3. Module C) International Trade:**

Krugman, Maurice  
Obstfeld and Marc  
International Economics: Theory and Practice

**4. Module D) Public Finance:**

RA Musgrave and PB Musgrave  
Public Finance in Theory & Practice

**5. Module E) Current Affairs:**

Leading National and International Newspapers and Magazines;  
Economic Survey  
Exim Bank Publications and Research Papers

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## **POST – MANAGEMENT TRAINEE (INFORMATION TECHNOLOGY)**

### **SYLLABUS**

1. Data Structure - Arrays, Stack and its operations, Queue and Linked List.
2. Algorithms - Searching and Sorting Algorithms, Searching and Sorting Algorithms, Time and space complexity of Algorithms.
3. DBMS, SQL, PL/SQL – Basics of Relations Databases, Normalization, Joins, Subqueries, Cursors, Functions and Stored Procedures.
4. Computer Networks – Basics of Networking, OSI and TCP Models, IP addressing and subnetting, Networking Protocols and ports.
5. Cryptography - Basics of Encryption and Decryption, Checksum and Hashing, Encryption Algorithms, MD-5 and SHA-1, Public Key and Private Key Cryptography.
6. Operating Systems – Memory – Paging and Segmentation, Deadlocks, File Systems, Critical Section and Semaphores.
7. Object Oriented Programming - Classes, Inheritance, Polymorphism, Abstraction, Constructors, Destructors, Access Specifiers.
8. Programming Languages – C, C++, Java, Implementation of OOP, Pass by Value, Pass by Reference, JDBC, Object Relational Mapping.
9. Information Security - Various types of attacks and prevention, Information Security Standards.
10. Software Development Life Cycle - Various software development and testing models.
11. Computer Architecture - Interfaces and I/O, Disk Partitioning, RAID levels.
12. Banking Technologies - Payment Systems, IT Act, Regulatory Bodies, Recent developments and upcoming technologies.

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## **POST – MANAGEMENT TRAINEE (HUMAN RESOURCE)**

### **SYLLABUS**

#### **Module - A: Human Resources Management**

- 1) Concepts, Policies and Practices : Fundamentals of HRM; Importance of Human Capital, Management of transformation, New insights into HR Management and contemporary issues, Relationship between HRM and HRD; Structure and Functions, Policies and Practices, Role of HRD professional, Development of HRM in India.
- 2) Behavioural Dynamics in organizations; Person - Job Fit, Group Dynamics, Group Problem Solving and effectiveness, Leadership and Team building, Change Management, Human Response - Implications of benchmarking; TQM, BPR, ISO 9000 Series and other techniques for Organizational improvement and Management of Service Industry; Quality Circles. Six Sigma and its implication in organizational development.
- 3) Organizational Change and Development; Responsibility Charting, Conditions for Optimal Success, Role of Change Agent and Managing Change.
- 4) HRM in Banks : Traditional Role of Human Resources Department in Banks, Expectations from HR Department, Conflict of new initiatives with work culture and capacity, Major HRM challenges facing Banks, Core Banking and HR challenges,
- 5) Knowledge management in Banks; Need for Knowledge Management Officer, Role in the Banks, HRM and Information Technology, Information and Database Management, Preparation and updation of Manuals and job cards, Linkage with Educational Institutions.

#### **Module - B : Building an HR strategy**

- 1) Strategy Formulation and implementation; Need for a distinctive HR strategy, Formulating the strategy; connecting strategy to organization, aligning HR Systems with decision framework, Relationship between Sustainable strategic success and performance of the organization, Execution of strategy : Role of CEO, Executive team, and line Managers, Succession Planning, HRD Audit, Effectiveness of HRD, Best HR practices in banks.
- 2) Organizational Communication; Barriers to Communications, Steps for effective communication in the organisation
- 3) Manpower Planning; Recruitment, Selection, Placement and Promotion. Recruitment Vs Outsourcing : Concept and Feasibility of Outsourcing, advantages, disadvantages and constraints, Compensation; incentive system linked to productivity, dealing with attrition.
- 4) Performance Management and Appraisal Systems : Performance Appraisal System, Role of P A S, Emerging Trends, 360-degree performance Appraisal, Appraisal Vs Feedback, Competency Mapping, Key Performance Areas (KPA)

#### **Module - C : Motivation, Training and Skill Development**

1) Human implications of Organisations; Learning and instructions, Learning Processes, Employee Behaviour, Theories of Motivation and their practical implications, Motivational strategies, Reward and Incentive schemes, job enrichment, job rotation. Employee Development strategies and Techniques.

2) Training and Development; Attitude development, Role and impact of training, Career Path Planning and Counselling, Changing face of Banking, Future of Bank Education, Identification of Training Needs.

3) Training Methodology; subject matters of Training, Training infrastructure in Banks, outsourcing of Training, On - the job training, Management of conflict between Training and operations due to manpower constraints, Development of soft skills and communications. Developing competencies through e-learning, virtual learning and self-directed learning. Training measurement and impact.

#### **Module - D : Personnel Management and Industrial Relations**

1) The personnel functions : Legal aspects of personnel functions, trade unionism and Industrial Relations; Industrial Relations and Negotiations in the Indian Banking Industry, Collective Bargaining Concepts; Bipartite Settlements in Banking, Employee Welfare; Policies and Schemes.

2) Grievance Redressal and Discipline; Mechanism and Processes, Discipline Management including Domestic Enquiry, Role of Management and Functions, Conflict Management and Resolution, Frauds in Banks, Risks attached to Delegation of Financial Powers; Precautions and Controls, Need for a vigilance Dept in Banks, Diversity and Gender Issues, Dealing with the cases of Sexual harassment.

3) Workers' Participation in Management, Experience of Employee Participation in Indian banking industry

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