

**PROMOTION EXAMS OBSERVATIONS – BLUE PRINT (BASED ON RECALLED QUESTIONS)**

Sl No.	Topics / Sub-topics covered	Range of Probable No of Questions			Remarks
		Scale 1 to 2	Scale 2 to 3	Scale 3 to 4	
<b>1.</b>	<b>KNOW YOUR CUSTOMER (KYC)</b>	<b>3-5</b>	<b>2-4</b>	<b>2-3</b>	
a.	Central KYC record registry / Customer identification process / Customer acceptance policy / Officially Valid documents	1	1	1	
b.	PAN No related questions	1	1	1	
c.	CTR/STR/CCR	1	1	1	
d.	Risk Categorisation	1	1		
e.	Others - Money mules transactions/ BSBD A/cs/ Small Accounts	1			
<b>2.</b>	<b>DEPOSITS</b>	<b>5-8</b>	<b>3-5</b>	<b>3-4</b>	
a.	CASA - General Guidelines	1-2	1	1	
b.	CASA Products - Any one or two products	1-2	1	1	
c.	Nomination facility - Status of the nominee / Minor as nominee / Relevant section of BR Act( Sec 45ZA to ZF)	1	1	1	
d.	Unclaimed deposits - DEAF	1	1	1	
e.	Senior Citizens savings Scheme / Suganya samridhi account	1	1		
<b>3.</b>	<b>TERM DEPOSITS</b>	<b>3-5</b>	<b>2-4</b>	<b>2-3</b>	
a.	TERM DEPOSITS - Procedural aspects as case study	1-2	1	1	
b.	RD / RD Dhanvarsha / Other TD Products	1-2	1	1	
c.	Others - Rate of interest related	1	1		
d.	TDS related questions	1	1	1	
<b>4.</b>	<b>GENERAL BANKING</b>	<b>8-15</b>	<b>7-10</b>	<b>5-9</b>	
a.	BCSBI - term expansion / OSC credit / Complaints redressal/ <b>Customer day</b>	1-2	1	1	
b.	Quoting of PAN No	1	1	1	
c.	DD / Cheque CTS specifications	1-2	1	1	
d.	Cash - General Guidelines / Remittances	1	1		
e.	Cash - Impounding & Counterfeit detection	1-2	1	1	
f.	Cash - incentive / Clean note policy / Star series notes	1	1	1	
g.	Commision in respect of Govt business	1	1	1	
h.	Door Step Banking / Safe Deposit lockers	1-2	1	1	
i.	Service Tax aspects	1	1	1	
j.	AIR / Cheque drop facility	1			
k.	Service Charges - Local clearing	1	1	1	

l.	Tax related / TDS matters	1	1	1	
m.	Canara Public Grievance Redressal system (CPGRS) / Customer Grievance handling mechanism - time norms / charter of customer rights/ customer committees	1-2	1	1	
n.	Demonitisation process	1			
o.	Banking Ombudsmen / Internal ombudsmen	1	1	1	
p.	APY / PMSBY/ PMJJBY	1	1	1	
q.	DICGC / FATCA/CRS	1	1	1	
<b>5.</b>	<b>LEGAL ASPECTS/ BANKING LAW AND PRACTICE</b>	<b>10-15</b>	<b>7-10</b>	<b>5-9</b>	
a.	RBI / BR Act	1-2	1	1	
b.	NI Act - Holder / Holder in due course / Bill of Exchange - case studies	1	1	1	
c.	NI Act - Cheque - validity / truncated cheque / digital signature/ National calender(Saka Samvat)/ CTS 2010 std	1-2	1	1	
d.	Endorsement / Crossing	1-2	1	1	
e.	Bank and customer relationship	1	1	1	
f.	Types of customers - Minor / Joint accounts - Case study type	1	1	1	
g.	Partnership - case studies/ Limited liability partnership	1-2	1	1 ( LLP)	
h.	Joint stock company - Pvt / public company - min/max numbers / directors	1	1		
i.	MoA/ Articles of Assn/ Certificate of incorporation / Certificate of commencement / Charge creation related	1-2	1	1-2 (charge)	
j.	HUF / other provisions	1	1		
k.	COPRA	1	1	1	
l.	Garnishee order / Attachment order - Case study type	1	1	1	
m.	Kind of securities and relevant ACT provisions	1	1	1	
n.	Lien / Set-off	1	1		
o.	<b>SARFAESI ACT</b>	2	2	2-3	
p.	DRT / Lok Adalat	1	1	1	
q.	<b>CERSAI</b>	1	1	1	
r.	<b>RTI ACT</b>	1	1	1	
s.	Stock Audit / Legal Audit		1	1	
t.	Death Claim	1	1	1	
<b>6.</b>	<b>PRIORITY SECTOR LENDING GUIDELINES</b>	<b>3-5</b>	<b>3-5</b>	<b>2-4</b>	

a.	Targets and achievement	1	1	1	
b.	Exclusions / non-achievement of target - RIDF / SEDF etc	1	1	1	
c.	Social infrastructure / Renewable energy	1	1	1	
d.	Exclusions	1	1		
e.	General Guidelines of PS Loans	1	1	1	
<b>7.</b>	<b>AGRICULTURE</b>	<b>5-8</b>	<b>4-7</b>	<b>4-7</b>	
a.	General Guidelines - Margin/inspection/processing charges	1-2	1-2	1	
b.	Prime Minister Fasal Bima Yojana (PMFBY)	1	1	1	
c.	KCCs	1-2	1	1	
d.	Gold Loan / Kisan Tatkal/Kisan Suvidha / Kisan mitra / kisan OD	2-3	2	1	
e.	SHG/JLG - Janashree Bima Yojana / Shiksha Sahayog Yojana	1	1		
f.	Develoment Loan / Investment loans	1			
g.	Agri Clinics /Agri business	1	1		
h.	Matasya suraksha / parirakshan / samiriddi	1	1		
i.	Other misc - various cultures / rabi kharif seasons / terminologies	1	1	1	
<b>8.</b>	<b>FINANCIAL INCLUSION</b>	<b>2-3</b>	<b>1-2</b>	<b>1-2</b>	
a.	Financial inclusion - BC / BF	1	1		
b.	PMJJBY/PMSBY	1	1	1	
c.	APY	1	1	1	
<b>9.</b>	<b>GOVT SPONSORED SCHEME</b>	<b>4-5</b>	<b>3-4</b>	<b>3-4</b>	
a.	PMEGP	1-2	1	1	
b.	DRI	1	1	1	
c.	DAY - NRLM /NULM	1	1	1	
d.	PMAY	1	1	1	
<b>10.</b>	<b>RETAIL LENDING SCHEMES</b>	<b>3-5</b>	<b>2-3</b>	<b>2-3</b>	
a.	General Guidelines	1	1	1	
b.	RL Schemes	1-2	1	1	
c.	HL schemes/ General Guidelines	1	1	1	
d.	HL - CRGFTLIH	1	1	1	
e.	EL General guidelines / Schemes	1	1	1	
f.	EL - Credit Guarantee schemes	1-2	1-2	1-2	
<b>11.</b>	<b>MSME</b>	<b>3-5</b>	<b>3-5</b>	<b>3-4</b>	
a.	Micro, Small, Medium classification - mfrg / service -investment in P&M / Equipment	1-2	1	1	
b.	CIBIL / CIC	1	1	1	
c.	MSME Products	1-2	1	1	

d.	PMMY- MUDRA LOANS	1-2	1	1	
e.	CGTMSE	1-2	1-2	1-2	
f.	Credit Guarantee Enhancement scheme for SC	1	1	1	
<b>12.</b>	<b>GENERAL ADVANCES</b>	<b>3-5</b>	<b>5-7</b>	<b>7-11</b>	
a.	Credit Risk Management policy	3-4	3-5	5-8	
	CRM policy - Exposure	1	2	2-3	
	CRM Policy -bench mark ratios / Quick mortality / credit audits / MTR		1	2	
	Take over norms		1	1	
	CRE		1	1	
	CIBIL /CIR- multiple CIRs	1	1	1	
	Credit Risk Rating	1	1	1	
b.	BASEL III	2-3	3-5	3-6	
	Capital structure / components of capital structure	1	2	2-3	
	Risk weighted assets	1	1	2-3	
c.	Delegation of Power	1-2	2-3	2-4	
d.	Categorisation of branches	1	1	1	
e.	Adhoc limits / TOD	1	1	1	
f.	Credit Approval Committee	1	1	1	
g.	MCLR	1-2	1-2	1-2	
h.	Non fund based business - GTEE/LC	1	1-2	1-2	
i.	Other misc - JLF/MBA/Consortium		1	1-2	
<b>13.</b>	<b>FOREIGN EXCHANGE</b>	<b>5-7</b>	<b>5-8</b>	<b>7-9</b>	
a.	Terminologies - definitions -	1	1-2	1-2	
b.	NRE / NRO/ FCNR/RFC / EEFC- case study type one question	2-3	1-2	1-2	
c.	Remittances - LRS Scheme	1	1	1	
d.	ECB / FCCB/ Trade Credit	1	2	2	
e.	UCPDC 600	1	1-2	1-2	
f.	Exports - Realisation / Star exporters / PC/PCFC	1	1	1-2	
	Bill of lading / other general guidelines	1	1	1	
g.	Imports - BEF	1	1	1	
h.	LCs - types	1	1	1-2	
i.	Statements - GR followup / XOS/BEF/ R-return / Stat 5,8	1	1	1	
j.	Other Misc		1	1	
<b>14.</b>	<b>NPA &amp; RECOVERY</b>	<b>3-5</b>	<b>5-8</b>	<b>5-8</b>	
a.	Restructuring - basic question	1	1	1	
b.	CDR / S3A		1	2	
c.	NPA norms and Provisioning	2-3	2-3	3-4	
d.	Wilful defaulter / non cooperative borrower	1	1	1	

e.	Audits – Stress Audit / Credit Audit / Stock Audit / RBIA	1	1	1	
f.	OTS related	1	1	1	
<b>15.</b>	<b>TECHNOLOGY / DIGITAL BANKING</b>	<b>5-7</b>	<b>5-7</b>	<b>1-2*</b>	<b>*Exclusive</b>
a.	RTGS / NEFT	1-2	1-2	1	
b.	Cards – Debit / Credit / Intl Prepaid cards	1	1		
c.	Basic of computer	1	1		
d.	Internet/ Mobile banking	1	1		
e.	UPI – empower	1	1		
f.	Misc	1	1	1	
<b>16.</b>	<b>STAFF MATTERS &amp; OFFICIAL LANGUAGE</b>	<b>2-3</b>	<b>1-3</b>	<b>1-3</b>	
a.	Staff matters	1	1	1	
b.	OL	2	2	2	
<b>17.</b>	<b>STATEMENTS &amp; RETURNS</b>	<b>1</b>	<b>1</b>	<b>1</b>	
<b>18.</b>	<b>CURRENT BANKING TOPICS</b>	<b>3-5</b>	<b>3-7</b>	<b>5-9</b>	
a.	Payments Bank/ Small finance Bank	1-2	1-2	1-2	
b.	Ratings of Bank- CAMELS/ CALCS	1	1	1	
c.	Money market	1	1	1	
d.	Forward/Options /Futures /Derivative products	1	1	1	
e.	Depository services – Demat	1	1	1	
f.	Gold monetization /Sovereign gold bonds	1	1	1	
<b>19</b>	<b>BALANCE SHEET ANALYSIS</b>	<b>3-4</b>	<b>2-3</b>	<b>2-3</b>	
	Terminologies /Trends	1	1	1	
	Networth /CA/ CL- Problem question	1-2	1	1	
	BEP, PV ratio	1	1	1	