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from 2010 to 2018. • The  
coverage of the papers has  
been kept RECENT (2010 to  
2018) as they actually  
reflect the changed  
pattern of the Banking

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exams. Thus the papers prior to 2010 have not been included in the book.

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with detailed solutions. • Practicing these questions, aspirants will come to know about the pattern and toughness of the questions asked in the examination. In the end,

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*International Business [?] Concepts and elements of business environment: Economic environment- Economic systems, Economic policies(Monetary and fiscal policies); Political environment- Role of government in business; Legal environment- Consumer Protection Act, FEMA; Socio-cultural factors and their influence on business;*

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*Corporate Social Responsibility (CSR) [?]  
Scope and importance of international  
business; Globalization and its drivers;  
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intervention in international trade; Tariff  
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trade policy [?]*

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*effects; Regional Trade Agreements:  
European Union (EU), ASEAN, SAARC,  
NAFTA [?] International Economic  
institutions: IMF, World Bank, UNCTAD [?]  
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Functions and objectives of WTO;  
Agriculture Agreement; GATS; TRIPS;  
TRIMS Unit 2: Accounting and Auditing [?]*

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*Basic accounting principles; concepts and postulates [?] Partnership Accounts: Admission, Retirement, Death, Dissolution and Insolvency of partnership firms [?] Corporate Accounting: Issue, forfeiture and reissue of shares; Liquidation of companies; Acquisition, merger, amalgamation and reconstruction of companies [?] Holding*

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*company accounts [?] Cost and Management Accounting: Marginal costing and Break-even analysis; Standard costing; Budgetary control; Process costing; Activity Based Costing (ABC); Costing for decision-making; Life cycle costing, Target costing, Kaizen costing and JIT [?] Financial Statements Analysis: Ratio analysis; Funds*

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*flow Analysis; Cash flow analysis* [?]

*Human Resources Accounting; Inflation*

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*Vouching; Verification ad valuation of*

*assets and liabilities; Audit of financial*

*statements and audit report; Cost audit* [?]



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different market forms: Perfect competition;  
Monopolistic competition; Oligopoly- Price  
leadership model; Monopoly; Price*

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*discrimination [?] Pricing strategies: Price  
skimming; Price penetration; Peak load  
pricing Unit 4: Business Finance [?] Scope  
and sources of finance; Lease financing [?]  
Cost of capital and time value of money [?]  
Capital structure [?] Capital budgeting  
decisions: Conventional and scientific  
techniques of capital budgeting analysis [?]*

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*Multinational capital budgeting Unit 5:  
Business Statistics and Research Methods [?]  
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of dispersion [?] Measures of skewness [?]  
Correlation and regression of two variables  
[?] Probability: Approaches to probability;  
Bayes' theorem [?] Probability distributions:  
Binomial, poisson and normal distributions*

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*[?] Research: Concept and types; Research designs [?] Data: Collection and classification of data [?] Sampling and estimation: Concepts; Methods of sampling - probability and non-probability methods; Sampling distribution; Central limit theorem; Standard error; Statistical estimation [?] Hypothesis testing: z-test; t-test; ANOVA;*

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*Chi-square test; Mann-Whitney test (U-test);  
Kruskal-Wallis test (H-test); Rank  
correlation test [?] Report writing Unit 6:  
Business Management and Human Resource  
Management [?] Principles and functions of  
management [?] Organization structure:  
Formal and informal organizations; Span  
of control [?] Responsibility and authority:*

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[?] Motivation and leadership: Concept and  
theories [?] Corporate governance and  
business ethics [?] Human resource  
management: Concept, role and functions  
of HRM; Human resource planning;  
Recruitment and selection; Training and  
development; Succession planning [?]*



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*Compensation management: Job evaluation; Incentives and fringe benefits [?]*

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*negotiation; Stress management [?]*

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*Unit 7: Banking and Financial Institutions [?]*

*Overview of Indian financial system [?]*

*Types of banks: Commercial banks;*

*Regional Rural Banks (RRBs); Foreign*

*banks; Cooperative banks [?] Reserve Bank*

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*of India: Functions; Role and monetary policy management [?] Banking sector reforms in India: Basel norms; Risk management; NPA management [?] Financial markets: Money market; Capital market; Government securities market [?] Financial Institutions: Development Finance Institutions (DFIs); Non-Banking Financial*

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*Companies (NBFCs); Mutual Funds; Pension Funds [?] Financial Regulators in India [?] Financial sector reforms including financial inclusion [?] Digitisation of banking and other financial services: Internet banking; mobile banking; Digital payments systems [?] Insurance: Types of insurance- Life and Non-life insurance; Risk*

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*classification and management; Factors limiting the insurability of risk; Re-insurance; Regulatory framework of insurance- IRDA and its role Unit 8: Marketing Management [?] Marketing: Concept and approaches; Marketing channels; Marketing mix; Strategic marketing planning; Market segmentation,*

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*targeting and positioning [?] Product decisions: Concept; Product line; Product mix decisions; Product life cycle; New product development [?] Pricing decisions: Factors affecting price determination; Pricing policies and strategies [?] Promotion decisions: Role of promotion in marketing; Promotion methods - Advertising; Personal*

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*selling; Publicity; Sales promotion tools and techniques; Promotion mix [?] Distribution decisions: Channels of distribution; Channel management [?] Consumer Behaviour; Consumer buying process; factors influencing consumer buying decisions [?] Service marketing [?] Trends in marketing: Social marketing; Online marketing; Green*

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*indemnity and guarantee; contracts of  
bailment and pledge; Contracts of agency [?]  
Sale of Goods Act, 1930: Sale and  
agreement to sell; Doctrine of Caveat  
Emptor; Rights of unpaid seller and rights  
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1881: Types of negotiable instruments;  
Negotiation and assignment; Dishonour and*

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*discharge of negotiable instruments [?] The  
Companies Act, 2013: Nature and kinds of  
companies; Company formation;  
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joint stock company [?] Limited Liability  
Partnership: Structure and procedure of  
formation of LLP in India [?] The  
Competition Act, 2002: Objectives and main*

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*provisions [?] The Information Technology Act, 2000: Objectives and main provisions; Cyber crimes and penalties [?] The RTI Act, 2005: Objectives and main provisions [?] Intellectual Property Rights (IPRs) : Patents, trademarks and copyrights; Emerging issues in intellectual property [?] Goods and Services Tax (GST): Objectives and main*

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*provisions; Benefits of GST; Implementation mechanism; Working of dual GST Unit 10: Income-tax and Corporate Tax Planning [?]  
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Europe, Japan, New Zealand, North America, or Singapore. Fong examines the expectations and experiences of Chinese students who go abroad in search of opportunity, and the factors that cause some to return to China and others to stay



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Allowances (RDAs), for use in planning nutritionally adequate diets for individuals based on age and gender. In addition, a new reference intake, the Tolerable Upper Intake Level (UL), has also been established to assist an individual in knowing how

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much is "too much" of a nutrient. Based on the Institute of Medicine's review of the scientific literature regarding dietary micronutrients, recommendations have been formulated regarding vitamins A and K, iron, iodine, chromium, copper,

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manganese, molybdenum, zinc, and other potentially beneficial trace elements such as boron to determine the roles, if any, they play in health. The book also: Reviews selected components of food that may influence the bioavailability of these

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compounds. Develops estimates of dietary intake of these compounds that are compatible with good nutrition throughout the life span and that may decrease risk of chronic disease where data indicate they play a role. Determines Tolerable Upper

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pragmatic and gifted  
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first known as Sumer and  
later as Babylonia,  
created what was  
probably the first high  
civilization in the  
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*the fifth to the second millenniums B.C. This book is an unparalleled compendium of what is known about them.*

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