

	Cloze Tests One word Substitution Antonyms and Synonyms
Aptitude	Blood Relations Calendars Clock Reasoning Decision Making Distance & Directions Input Output Puzzle Seating Arrangement Number Series Input-Output, etc. Puzzle

Syllabus (Indicative) for Professional Knowledge for the various posts

Assistant General Manager (IT & Digital)/E-4

- Software Engineering
- Hardware and memory structure basics.
- Web Technologies
- AI Basics and Emerging technologies
- Cloud Technologies - Cloud service models: IaaS, PaaS, SaaS
- Virtualization concepts: hypervisors, containers
- Compute, network & storage management in cloud
- Cloud deployment models: public, private, hybrid, multi-cloud
- Cloud security & compliance (data protection, IAM, GDPR/DPDP in cloud)
- Digital Banking Concepts
- Secure coding principles
- OWASP Top 10 vulnerabilities (XSS, SQL Injection, CSRF, etc.)
- Cryptographic basics: hashing, encryption, PKI
- Identity & Access management, Authorization Models and Authentication
- Software project management: planning, effort estimation, risk management
- AI basics: applications in security
- Database Management System including Relational Database
- ER-model, Relational Model
- Relational algebra & relational calculus
- Database design: integrity constraints, functional dependencies, normal forms
- SQL: queries, joins, subqueries, triggers, views
- Recovery: logging, checkpoints.
- NoSQL databases basics
- PostgreSQL internals (indexes, query planner, vacuum)
- Data Communication and Networking
- Operating System
- Data Structure
- Computer Organization, Microprocessor Object
- Object-oriented programming

- Information Security

Assistant General Manager (HR & Training)/E-4

- Principles of Management
- Human Resource Management
- Industrial Relations & Labour Laws
- Organizational Behaviour
- Compensation Management
- Performance Management
- Training & Development
- Labour Welfare & Social Security
- HR Theories
- Training & development needs identification
- Training methods: on-the-job, off-the-job, e-learning, coaching, mentoring
- Evaluation of training effectiveness (Kirkpatrick model)
- Assessment centres & development centres
- Quality of work life (QWL) concepts
- Talent management & succession planning
- Performance management systems (PMS), Performance Appraisal Methods (360°, MBO, BARS)
- Competency mapping & development
- Organizational culture & climate
- Principles of natural justice
- Fundamental Rights related to labour & employment
- Directive Principles of State Policy on labour welfare
- Manpower planning, job analysis, job evaluation
- Recruitment & selection methods
- Career planning & succession planning
- Compensation management: wages, salary structures, incentives, productivity-linked pay, perquisites
- Employee engagement: rewards & recognition
- Grievance handling procedures

Assistant General Manager (SI Operations)/E-4

- Legislative & Regulatory Framework: SARFAESI Act (Objectives, Applicability & exemptions, Appeal mechanisms and rights of borrowers and Amendments)
- SARFAESI Act, 2002: scope, definitions (secured creditor, borrower, security interest), taking possession, sale of assets, borrower's rights, appeals before DRT/DRAT.
- Security Interest (Enforcement) Rules, 2002: notice, valuation, auction procedures, reserve price fixation, publication.
- Powers of Central Registrar
- Recovery of Debts & Bankruptcy Act (RDBA/DRT Act): jurisdiction of DRT/DRAT, filing recovery applications, execution of decrees, recovery officers' powers.
- Insolvency & Bankruptcy Code, 2016: CIRP, role of creditors, CoC, liquidation process, priority of secured creditors, NCLT/NCLAT.
- Indian Contract Act, 1872: contracts of loan, guarantees, indemnities.
- Transfer of Property Act, 1882: mortgages, assignments, rights/liabilities.
- Companies Act, 2013: registration of charges, liquidation/winding-up in debt enforcement.
- Asset Management & Sale / Auction Process and Documentation & Legal Compliance.

- Basics of financial products: secured vs unsecured lending.
- Collateral valuation principles: fair value vs distress sale value.
- Introduction to CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest) – Objectives, legal basis as per SARFAESI Act, and scope of operations.
- Purpose and Importance of Security Interest Registration – Transparency in lending, prevention of multiple financing against the same asset
- Types of Transactions Registered with CERSAI – Creation, modification, rectification and satisfaction of security interest on movable/immovable/Intangible assets, assignment of receivables and factoring transactions.
- Entities to Register with CERSAI – Banks, financial institutions, NBFCs, ARCs, and other secured creditors.
- Types of Charges: Purpose, Various types of charges, Lien, Negative Lien, Set Off, Assignment, Pledge, Hypothecation, Mortgage - different types of mortgages.
- The Factoring Regulation Act, 2011

Chief Manager (Risk & Compliance)/E-3

- Compliance Risk
- Consequences/ Risks of Non-Compliance
- Compliance Risk Management
- Steps in Compliance Risk Management
- Compliance Risk Mitigation
- Essentials of a Successful Compliance-Risk Management Program,
- Risk Identification
- Mitigation and Audit: Risk Identification
- Risk Analysis
- Risk Measurement
- Risk Mitigation
- Risk Elimination
- Functions of Risk Management Committee
- Clarification and Investigation
- Risk Audit
- Understanding of Credit Risk
- Market Risk Management
- Liquidity Risk Management
- Operational Risk Management
- Compliance Culture: Three Lines of Defence model
- Audit & Assurance: Internal Audit, External Audit, Compliance Audits.
- Compliance Testing

Chief Manager (Legal)/E-3

- Fundamentals Constitutional Law
- Administrative Law
- Criminal Law & Procedure
- Civil Law & Procedure
- Legal Drafting and Vetting - Contracts, MoUs, NDAs, SLAs
- Jurisprudence
- Legal Theory
- Principles Of Legislation
- Legislative Drafting and Interpretation
- Labour Law
- Constitution of India: Fundamental Rights, Directive Principles, Writs (Article 32/226).

- Separation of powers, judicial review.
- Principles of natural justice in administrative actions.
- Delegated legislation & tribunals.
- Companies Act, 2013: Incorporation, Board powers, Directors' duties, Corporate Governance, Audit & Accounts.
- Limited Liability Partnership Act
- Insolvency & Bankruptcy Code (IBC), 2016: Corporate Insolvency Resolution, Liquidation, NCLT/NCLAT framework
- Contract Act, 1872: essentials, performance, breach, remedies.
- Sale of Goods Act, 1930
- Partnership Act, 1932
- Negotiable Instruments Act, 1881 (cheques, dishonour, penalties).
- Transfer of Property Act, 1882 (mortgages, charges, lease).
- Registration Act, 1908.
- Civil Procedure Code: suits, jurisdiction, injunctions, appeals, execution.
- Bharatiya Nagarik Suraksha Sanhita (BNSS): trial process, appeals, cognizance.
- Bharatiya Nyaya Sanhita (BNS): offences related to fraud, forgery, criminal breach of trust, cheating.
- Bharatiya Sakshya Adhiniyam (BSA): relevancy, admissibility, presumptions in financial cases.
- Arbitration & Conciliation Act, 1996: domestic & international arbitration, interim relief, enforcement of awards
- Mediation, conciliation, negotiation
- Loan & security documentation: hypothecation, pledge, mortgage deeds
- Power of attorney, indemnities, guarantees
- Legal opinions on contracts & compliance

Senior Manager (IT)/E-2

- Database Management System
- Data Communication and Networking
- Operating Systems
- Software Engineering
- Data Structure
- Computer Organization, Microprocessor Object
- Object-oriented programming
- Information Security
- Hardware and memory structure basics
- Data Structure and algorithm
- Web Technologies Front-end basics and Backend frameworks
- Software Development Life Cycle (SDLC)
- Web Technologies
- Cryptographic basics: hashing, encryption, PKI
- Identity & Access management, Authorization Models and Authentication
- Software project management: planning, effort estimation, risk management

Senior Manager (IT-Digital & Communication)/ E-2

- Digital & Communication Technologies
- IT Infrastructure
- Systems Support
- Digital Transformation & Governance
- Compliance & Standards

- General IT & Managerial Competencies (Servers, databases, cloud, storage, virtualization basics)
- Risk, Security & Compliance (Risk assessment in digital & communication projects Cybersecurity awareness, data loss prevention)
- Network & Communication Infrastructure
- ISO/OSI & TCP/IP models
- LAN technologies: Ethernet, Wi-Fi
- Flow & error control: ARQ protocols, CRC, parity
- Routing algorithms: distance vector, link state, RIP, OSPF, BGP
- Congestion control techniques (TCP Tahoe, Reno)
- Transport protocols: TCP/UDP, sockets.
- IP addressing: IPv4, IPv6, subnetting.
- Application layer protocols: ICMP, DNS, SMTP, POP3, FTP, HTTP/HTTPS.
- Devices: hubs, switches, routers, gateways.
- Wireless tech basics (Wi-Fi, Bluetooth, LTE/5G).
- Network security: symmetric/asymmetric cryptography, digital signatures, certificates, firewalls, IDS/IPS.

Senior Manager (IT-Data Privacy)/E-2

- Provisions of Digital Personal Data Protection (DPDP) Act, 2023
- Data Protection Laws in India
- Rights and Duties of Data Principal
- Data Fiduciaries
- Data Protection Board of India (DPBI)
- Core principles of data protection
- Data governance frameworks
- PIA (Privacy Impact Assessment) and a DPIA (Data Protection Impact Assessment)
- Managing data subject rights, handling data breaches
- Global / Comparative Privacy Laws and Standards
- Privacy / Personal Data Rights & Principles
- Data Security Measures (Encryption (at rest / in transit), pseudonymization / anonymization & Access controls, authentication, authorization, identity management)
- Digital Personal Data Protection Rules, 2025
- Cross-Border Data Transfers (Mechanisms, agreements, standard contractual clauses)

Manager (BUDS Operations)/E-1

- Objectives of the BUDS Act (prohibition of unregulated deposit schemes, protecting depositors' interests)
- Key definitions: deposit taker, deposit, unregulated deposit scheme, regulated deposit scheme
- BUDS Rules
- Identification of banned schemes: Ponzi schemes, chit funds (distinction between legal & illegal)
- Responsibilities of regulators (RBI, SEBI, IRDAI, State Govts, etc.)
- Offences & penalties: imprisonment, fines, attachment of property
- Role of Competent Authority & Designated Courts
- Role of CERSAI as Central Database for BUDS: filing, registry, compliance monitoring
- Case laws & examples of enforcement under BUDS Act
- Key Provisions of the Banning of Unregulated Deposit Schemes Act, 2019
- Attachment, Restitution & Recovery Mechanisms
- Offences, Penalties & Legal Consequences

- Operational & Managerial Aspects (Monitoring & Surveillance of Deposit Schemes, Coordination with Other Agencies and Record-keeping, Reporting & Database Management)

Manager (SI Operations)/ E-1

- Legislative & Regulatory Framework: SARFAESI Act (Objectives, Applicability & exemptions, Appeal mechanisms and rights of borrowers and Amendments)
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- Entities to Register with CERSAI - Banks, financial institutions, NBFCs, ARCs, and other secured creditors.
- Time Limits and Condonation for filing of Security Interest/AOR Transactions as per the SARFAESI Act & The Factoring Act 2011.
- Types of Charges: Purpose, Various types of charges, Lien, Negative Lien, Set Off, Assignment, Pledge, Hypothecation, Mortgage - different types of mortgages.

Manager (CKYCR Operations)

- Legal and Regulatory Framework (Prevention of Money Laundering Act (PMLA), Maintenance of Records)
- RBI Master Direction on KYC: Customer Due Diligence (CDD) - Individuals and Legal Entities, Risk categorization and enhanced due diligence (EDD)
- KYC document verification standards, Periodic KYC updating
- Central KYC Records Registry (CKYCR) (Structure and Objective, CKYC Data Lifecycle, Security and Privacy)
- KYC Process Flow Management, Operational Risk Management, Process Optimization.
- KYC fundamentals: objectives, individual/non-individual KYC, OVDs, small/simplified accounts
- CKYCR: role of CERSAI, Forms (KYC09/10/11), CKYC number, updating, error handling
- AML & PMLA: PMLA 2002, Rules 2005, STRs, CTRs, FIU-IND, red flags
- Regulatory framework: RBI Master Direction on KYC, SEBI/IRDA norms, FATF recommendations, PEPs, sanctions lists

Detailed Process for submission of online applications for the candidates:

The link for Registration and submission of Online Application with detailed instructions is as under:

<https://cersaireg.com>