PFRDA Grade A Syllabus

Syllabus for Paper 2 for General Stream (Common Syllabus for both phases)

A. Commerce & Accountancy

a) Accounting as a financial information system;
b) Accounting Standards with specific reference to Accounting for Depreciation, Inventories, Revenue Recognition, Fixed Assets, Foreign Exchange Transactions, Investments.
c) Cash Flow Statement, Fund flow statement, Financial statement analysis; Ratio analysis;
d) Accounting for Share Capital Transactions including Bonus Shares, Right Shares.
e) Employees Stock Option and Buy-Back of Securities.
f) Preparation and Presentation of Company Final Accounts.

B. Management

a) Management: its nature and scope; The Management Processes; Planning, Organization, Staffing, Directing and Controlling;
b) The Role of a Manager in an Organization. Leadership: The Tasks of a Leader;
c) Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader.
d) Human Resource Development: Concept of HRD; Goals of HRD;
e) Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale.
f) Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology.

C. Finance

C. Finance

1) Financial System
a) Role and Functions of Regulatory bodies in Financial Sector.

2) Financial Markets
a) Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.

3) General Topics
a) Basics of Derivatives: Forward, Futures and Swap
b) Recent Developments in the Financial Sector
c) Financial Inclusion- use of technology
d) Alternate source of finance, private and social cost-benefit, Public-Private Partnership
e) Direct and Indirect taxes; Non-tax sources of Revenue, GST, Finance Commission, Fiscal Policy, FiscalResponsibility and Budget Management Act (FRBM),
f) Inflation: Definition, trends, estimates, consequences, and remedies (control): WPI, CPI - components andtrends.

D. Costing

1. Overview of Cost and Management Accounting - Introduction to Cost and Management Accounting,

D. Costing

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Objectives and Scope of Cost and Management Accounting.
2. Methods of Costing - Single Output/ Unit Costing, Job Costing, Batch Costing, Contract Costing, Process/Operation Costing, Costing of Service Sectors.
3. Basics of Cost Control and Analysis - (i) Standard Costing, (ii) Marginal Costing, (iii) Budget and BudgetaryControl.
4. Lean System and Innovation:-
   a) Introduction to Lean System
   b) Just-in-Time (JIT)
   c) Kaizen Costing
   d) 5 Ss
   e) Total Productive Maintenance (TPM)
   f) Cellular Manufacturing/ One-Piece Flow Production Systems
   g) Six Sigma (SS)
   h) Introduction to Process Innovation and Business Process Re-engineering (BPR).

E. Companies Act

The Companies Act, 2013 – Specific reference to Chapter III, Chapter IV, Chapter VIII, Chapter X, Chapter XI, Chapter XII and Chapter XXVII.

F. Economics

a) Demand and Supply, Market Structures, National Income: Concepts and Measurement, Classical & Keynesian Approach Determination of output and employment, Consumption Function, Investment Function, Multiplier and Accelerator, Demand and Supply for Money, IS – LM, Inflation and Phillips Curve, Business Cycles
b) Balance of Payments, Foreign Exchange Markets, Inflation, Monetary and Fiscal Policy, Non-banking Financial Institutions.

G. Pension Sector

a) Status of pension sector in India
b) Types of retirement schemes in India and their features
c) National Pension System
d) Atal Pension Yojana
e) Annuity Plans
f) Basics of investment

Syllabus for Paper 2 for Information Technology Stream (Common for both Phases)

Sr. No.	Topic	Details
1.	Database Concepts	ER-model. Relational model: relational algebra, tuple calculus, Integrity constraints, normal forms. File organization, indexing (e.g., B and B+ trees), Transactions and concurrency control.
2.	SQL Queries	Select, view, truncate, delete, update, alter, Inner join, different types of outer joins, use of aggregate functions, Union, intersection, except, in and exist clauses, nested queries
3.	Programming Concepts (Java /C C++)	Program control (iteration, recursion, Functions), Scope of variables, Binding of variables & functions, Parameter passing, Functional and Logic Programming, OOPS Concepts, Inheritance, Class and object, Constructors, Functions, Exception Handling
4.	Data Analytics Languages (Python / R)	Regex, Slicing, Data reshaping, Dataframes, Dictionaries and Sets, File Management, Classes and Functions, Data Mining, Lists, Importing and exporting data, charts and graphs
5.	Algorithms for problem solving	Tree and graph traversals, connected components, Spanning trees, Shortest paths; hashing, Sorting, Searching; Design techniques (Greedy, DynamicProgramming, Divide-and-conquer)
6.	Networking Concepts	ISO/OSI stack, LAN Technologies (Ethernet, Tokenring), TCP/UDP, IP, Basic concepts of switches, gateways, and routers, Application layer protocols (DNS, SMTP, POP, FTP, HTTP), Firewalls
7.	Information & Cyber Security Concepts	Cyber Attacks, Software Development Security, Network security, Authentication, CIA - Confidentiality,Integrity and Availability, Network Audit, Systems Audit
8.	Data warehousing	Data Extraction, Data Cleaning, Data Transformation, Data Loading, Metadata, Data Cube, Data Mart, Data Models,
9.	Shell Programming	Shell Scripting Basics, Shell Variables, Shell Script Arguments, If Statement, Loop, Return, Basic UNIX commands
10.	AI/ML	Machine Learning, Supervised Learning, Unsupervised Learning, Data Preprocessing, Model Evaluation, Linear Regression, Logistic Regression, Decision Trees, Clustering, Feature Engineering, Python for ML, Tensor Flow, PyTorch, Scikit-learn, NLP, Sentiment Analysis, Neural Networks, Overfitting and Underfitting, Cross-Validation, Reinforcement Learning, Cloud AI Services, Deployment Basics

Syllabus for Paper 2 for Research (Economics) Stream

1. **Economics:** Demand and Supply, Market Structures, National Income, Determination of output and employment, Investment Function, Multiplier and Accelerator, Demand and Supply for Money, IS – LM, Inflation and Phillips Curve, Business Cycles, Inflation, Monetary and Fiscal Policy, Banking Functions, Public Goods, Tax & Non-Tax Revenue, Direct & Indirect Taxes, Fiscal Balance, Public Debt, Public Budget and Foreign Trade and Balance of Payments.

2. **Statistics and Econometrics:** Measures of Central tendency & dispersions, Correlation, Sampling methods, Sampling Distribution, Statistical Inferences, Hypothesis testing, Regression Analysis, Panel Data Analysis, Time Series Properties and Analysis.

3. **Financial Institutions and Markets:** Asymmetric Information, Market Model, Market Efficiency, Money, Credit and Capital Markets, Primary Market, Secondary Market, Commodity Markets, Mutual Funds, Stock Exchanges, Credit Rating Agencies, Pension And Insurance Markets, Foreign Exchange Markets, Role of International Financial Institutions, IS, IMF & World Bank.

Syllabus for Paper 2 for Research (Statistics) Stream

Probability Theory, Descriptive Statistics, Probability Distributions, Statistical Inference, Sampling Techniques, testing of Hypothesis, Economic Statistics, Time Series Analysis, Operations Research, Statistical Quality Control, Statistical computing.

Syllabus for Paper 2 for Legal Stream (Common Syllabus for both phases)

1. PFRDA Act, 2013

2. PMLA, 2002

3. Constitution of India –Preamble, Part I, Part III, Part IV, Part IVA, Part V, Part VI, Part VIII, Part IXA, Part IXB, Part XI, Part XII, Part XIII, Part XIV, Part XIVA, Part XX,

4. Law of Contracts –Indian Contract Act, 1872 (Chapters I to VI and VIII to X), Indian Partnership Act, 1932, Specific Relief Act, 1963,

5. Criminal Law–Bharatiya Nyaya Sanhita, 2023 (Chapters I, II, III, IV, VII, XII, XVII, XIX) Bharatiya Nagarik Suraksha Sanhita, 2023

6. Bharatiya Sakshya Adhiniyam, 2023

7. Code of Civil Procedure, 1908 –Part I, Part II, Part III, Part IV, Part V, Part VII, Part VIII (Schedule-I -Order-I, II, IV, VII, VIII, X, XI, XVI, XXXIX, XLVII)

8. Administrative Law and Principles of Natural Justice,

9. Jurisprudence and Interpretation of Statutes,

10. Law of Torts and Consumer Protection Act, 2019,

11. Arbitration and Conciliation Act, 1996 –Part I, Part III, Part IV,

12. Transfer of Property Act, 1882 –Chapter III, Chapter IV, Chapter V,

13. Law of Trusts – Principles of trust, Parties to a Trust Deed and Duties of Trustees,

14. Corporate Law –Companies Act, 2013 (Chapter I, Chapter II, Chapter III, Chapter IV, Chapter V, Chapter VII, Chapter VIII, Chapter IX, Chapter X, Chapter XI, Chapter XII, Chapter XIII, Chapter XV, Chapter XVI, Chapter XXVII, Chapter XXVIII, Chapter XXIX); Limited Liability Partnership Act, 2008; Insolvency and Bankruptcy Code, 2016 (Part I, Part II),

15. Taxation –General principles

16. The Digital Personal Data Protection Act, 2023

17. Intellectual Property Rights- Concepts

18. RTI Act, 2005

Syllabus for Paper 2 for Finance and Accounts Stream (Common for both Phases)

1. The Basic Financial Statement
   - Trial Balance
   - Balance Sheet
   - Cash flow statement
   - Income Statement
2. Analysis of Financial Statement Ratio
3. Break Even Analysis
4. IND AS
5. Standard on Auditing
6. Cost accounting concepts (basics)
   - Marginal costing
   - Cost volume profit analysis
   - Cost sheet
   - Forecasting
7. Management accounting
   - Cost of capital
   - Capital structure
   - Capital budgeting
   - Sources of finance
8. Corporate accounting
9. Business law
   - Negotiable instruments
   - Contract act
   - Partnership act
   - Company law (Go through all these laws with amendments)
10. Income Tax Act
11. GST
12. Knowledge of IT and Digital Transaction
13. Compliance of KYC Norms
14. **Financial System:** Role and Functions of Regulatory bodies in Financial Sector.
15. **Financial Markets:** Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.
16. **General Topics**
a) Basics of Derivatives: Forward, Futures and Swap
b) Recent Developments in the Financial Sector
c) Financial Inclusion- use of technology
d) Alternate source of finance, private and social cost-benefit, Public-Private Partnership
e) Direct and Indirect taxes; Non-tax sources of Revenue, Finance Commission, Fiscal Policy, Fiscal Responsibility and Budget Management Act (FRBM),
f) Inflation: Definition, trends, estimates, consequences, and remedies (control): WPI, CPI - components and trends.
g) Economics: Capital market, Money market, Micro and macro-economics concepts and Updates related to money market and RBI policies

Syllabus for Paper 2 for Official Language (Rajbhasha) Stream (Common for both Phases)

1. भारत सरकार की राजभाषा नीति (Official Language Policy of the Govt. of India) से संबंधित प्रश्न

2. हिन्दी से अंग्रेजी अनुवाद [शब्द / वाक्यांश / वाक्य / Terms / Phrases / Sentences]

3. अंग्रेजी से हिन्दी अनुवाद [शब्द / वाक्यांश / वाक्य / Terms / Phrases / Sentences]

4. हिन्दी से अंग्रेजी - विधिक शब्दावली (Legal Terminology)

5. अंग्रेजी से हिन्दी - विधिक शब्दावली (Legal Terminology)

6. हिन्दी से अंग्रेजी – पेंशन / प्रशासनिक / बैंकिंग / पूंजी बाजार / अर्थशास्त्र / सामाजिक सुरक्षा शब्दावली (Pension / Administrative / Banking / Capital Market / Economics / Social Security Terminology)

7. अंग्रेजी से हिन्दी - पेंशन / प्रशासनिक / बैंकिंग / पूंजी बाजार / अर्थशास्त्र / सामाजिक सुरक्षा शब्दावली (Pension / Administrative / Banking / Capital Market / Economics / Social Security Terminology)

Paper 1 of Phase- II :- English Writing Skills

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic including precis writing/ essay writing/ comprehension.

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