Vocational Curriculum – 2012

(With effect from the academic year 2012-2013)

Curriculum of Intermediate Vocational Course

In

BANKING & FINANCIAL SERVICES

State Institute of Vocational Education
O/o the Commissioner of Intermediate Education,
Andhra Pradesh, Hyderabad

&

Board of Intermediate Education,
Andhra Pradesh, Hyderabad
# BANKING & FINANCIAL SERVICES

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[A] **I Year**

(i) **Theory:**
- Paper –I - Business Organization 8
- Paper –II - Accountancy & Computers- I 10
- Paper—III- Banking - I 12

(ii) Paper –I - Business Organization 9
- Paper –II - Accountancy & Computers- I 11
- Paper—III – Banking - I 13

[B] **II Year**

(i) **Theory:**
- Paper –I – Financial Services 14
- Paper –II – Accountancy & Tally - II 16
- Paper-III- Banking - II 18

(ii) Paper –I – Financial Services 15
- Paper –II – Accountancy & Tally - II 17
- Paper-III- Banking - II 19

8. Model Papers 20-32
   - I Year – Theory papers – I, II, III
   - I Year – Practical papers – I,II,III
   - II Year – Theory papers – I,II,III
   - II Year – Practical papers – I,II,III

9. List of equipments
10. List of on the job training sites
11. Qualification for teaching staff
12. Equivalency 33
I INTRODUCTION

The objectives of Vocational Education System in the context of fulfillment of national goal are to train the students for employment in the growing sectors of economy, both organized and unorganized, to provide an alternative channel for higher education and to prepare students for self-reliance and gainful employment. Banking & Financial Services industry has grown by leaps and bounds and the diversification of activities has lead to exponential increase in the availability of job opportunities in the Financial Market related service industries. To cater to the requirements of the Banking & Financial Services industry, this Banking & Financial Services course syllabus has been drafted.

At present 29 Vocational Courses are offered at Intermediate Level in Andhra Pradesh. As per the guidelines given in the National policy on Education, all the Vocational Courses are terminable in nature. The present curriculum is so framed to meet the challenges on one side and the requirements of such sector on the other.

It is therefore felt necessary to convert the Vocational Courses as Job oriented courses and to re-vamp the syllabus for the existing Vocational courses. Accordingly to accomplish this task it is decided to conduct the curriculum development work shops with expert committees. The members entrusted with the task of preparation of syllabi hail from various reputed organizations and institutions of varied nature i.e. academicians, professionals and stakeholders. They felt more emphasis is to be given for practical training, hence more importance has been given to On the Job Training in the present syllabi.
LIST OF PARTICIPANTS

1. **V.Prabhakar Reddy**, 
   Lecturer in Commerce, 
   S.V.S. Govt.Degree College, 
   Vidyanagar, 
   Hyderabad

2. **K.Suryanarayana**, 
   Lecturer in Commerce, 
   Govt. Degree College, 
   Khairtabad, 
   Hyderabad

3. **C.A.N.Naveen**, 
   Chartered Accountant, 
   Gandhi Nagar, 
   Hyderabad.

4. **N.L.V.N. Raja Sekhar**, 
   Coordinator, 
   JL in Accountancy & Taxation, 
   Government Junior College, 
   Chanchalguda, 
   Hyderabad.

5. **B.GNANA SAGAR**, 
   Professor [FAC] S.I.V.E.& Deputy Director, 
   O/o the Commissioner of Intermediate Education, 
   Andhra Pradesh, 
   Hyderabad
1. COURSE OBJECTIVES:
   • To understand the basic concepts of Banking & Financial Services
   • To impart skills to the students on the services provided by the Banking & Financial Services industry
   • To impart skills in various non banking and allied financial service areas
   • To acquire computer operational skills with knowledge of accounting packages, etc
   • To prepare the students for taking up wage and self employment

2. JOB OPPORTUNITIES:
   (a) Wage Employment
   • Super bazaars / Malls / Hotels / Banks
   • Direct selling agency
   • Recovery agencies
   • Mutual fund companies
   • Micro financial institutions.
   (b) Self Employment
   • Preparing Service Tax Returns
   • Postal saving Agents
   • Banks Direct Selling Agents
   • Verification Agents
   • Recovery Agents
   • Establishment of Micro Finance
   • Door step Banking
   • Establishment of chit funds
   • Money lending / Pawn brokers

3. SKILLS:
   • Skills in Banking & Financial Services.
   • Skills in Mutual Funds, stock markets, Chit funds, Micro Finance, etc.
   • Skills in computer profession i.e. MS Office, MIS, Accounting packages, Data base etc.
   • Skills in banking related services.
   • Awareness about banking activities and banking to customers.

DURATION OF COURSE:
• Duration of the Course will be 2 academic years.

4. VERTICAL MOBILITY
B.Com or BBA
Or
B.Com – Banking
Or
B.Com – any Vocational Course like Insurance / Sales Management/ Tourism Management
Or
BA
## SCHEME OF INSTRUCTION AND EXAMINATION

### ANNUAL SCHEME OF INSTRUCTION AND EXAMINATION FOR

#### I YEAR BANKING & FINANCIAL SERVICES COURSE

<table>
<thead>
<tr>
<th>Part-A</th>
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<table>
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<tbody>
<tr>
<td>Paper-I</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Business</td>
<td></td>
<td></td>
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<tr>
<td>Organization</td>
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<td>Accountancy-I</td>
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<td>Paper-III</td>
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<td>Banking -I</td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td>135</td>
<td>50</td>
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Total          | 1110    | 400      |

### II. On the Job Training:

<table>
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<th>Max. Marks</th>
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<td>OJT</td>
<td>363 (I year) + 450 (II year)</td>
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Total       | 200    |

### III. II Year Banking & Financial Services Course

<table>
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<td>Periods</td>
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<table>
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<tbody>
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<td></td>
<td></td>
</tr>
<tr>
<td>Paper-I</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Financial Services</td>
<td>110</td>
<td>50</td>
<td>115</td>
<td>50</td>
</tr>
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<td>4.</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Paper-II</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Accountancy-II</td>
<td>110</td>
<td>50</td>
<td>115</td>
<td>50</td>
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<tr>
<td>5.</td>
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<td></td>
<td></td>
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<tr>
<td>Paper-III</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Banking -II</td>
<td>110</td>
<td>50</td>
<td>115</td>
<td>50</td>
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</table>

Total       | 975    | 400     |

I+II+III       | 1000   |
EVALUATION OF ON THE JOB TRAINING:

The “On the Job Training” shall carry 100 marks for each year and pass marks is 50. During on the job training the candidate shall put in a minimum of 90% of attendance.

The evaluation shall be done in the last week of January.

Marks allotted for evaluation:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name of the activity</th>
<th>Max. Marks allotted for each activity</th>
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</thead>
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<tr>
<td>1</td>
<td>Attendance and punctuality</td>
<td>30</td>
</tr>
<tr>
<td>2</td>
<td>Familiarity with technical terms</td>
<td>05</td>
</tr>
<tr>
<td>3</td>
<td>Familiarity with tools and material</td>
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</tr>
<tr>
<td>4</td>
<td>Manual skills</td>
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</tr>
<tr>
<td>5</td>
<td>Application of knowledge</td>
<td>10</td>
</tr>
<tr>
<td>6</td>
<td>Problem solving skills</td>
<td>10</td>
</tr>
<tr>
<td>7</td>
<td>Comprehension and observation</td>
<td>10</td>
</tr>
<tr>
<td>8</td>
<td>Human relations</td>
<td>05</td>
</tr>
<tr>
<td>9</td>
<td>Ability to communicate</td>
<td>10</td>
</tr>
<tr>
<td>10</td>
<td>Maintenance of dairy</td>
<td>10</td>
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<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
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</table>

NOTE: The On the Job Training mentioned is tentative. The spirit of On the Job training is to be maintained. The colleges are at liberty to conduct on the job training according to their local feasibility of institutions & industries. They may conduct the entire on the job training periods of (363) I year and (450) II year either by conducting classes in morning session and send the students for OJT in afternoon session or two days in week or weekly or monthly or by any mode which is feasible for both the college and the institution. However, the total assigned periods for on the job training should be completed. The institutions are at liberty to conduct On the Job training during summer also, however there will not be any financial commitment to the department.
SYLLABUS

BANKING AND FINANCIAL SERVICES

I YEAR

PART B – VOCATIONAL SUBJECTS

PAPER – I : BUSINESS ORGANISATION (THEORY)

PERIODS/WEEK: 05 PERIODS/YEAR : 135

TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

<table>
<thead>
<tr>
<th>S.No</th>
<th>NAME OF THE UNIT</th>
<th>No. Of Periods</th>
<th>Weightage in marks</th>
<th>Short answer questions</th>
<th>Essay/ Problem questions</th>
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</thead>
<tbody>
<tr>
<td>01</td>
<td>Basic Concepts</td>
<td>20</td>
<td>10</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>Forms of Business organization – Sole proprietorship, Joint Hindu family</td>
<td>20</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>03</td>
<td>Partnership</td>
<td>10</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>04</td>
<td>Joint stock company</td>
<td>20</td>
<td>10</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>05</td>
<td>Incorporation of Joint stock company</td>
<td>10</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>06</td>
<td>Co-operative societies</td>
<td>20</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>07</td>
<td>Banking &amp; Insurance services</td>
<td>20</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>08</td>
<td>Transport, Warehousing &amp; Advertisement</td>
<td>15</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>135</td>
<td>68</td>
<td>10</td>
<td>08</td>
</tr>
</tbody>
</table>

Note: The question paper contains two sections.

Section – A of question paper contains 10 questions carries 2 marks each. The student has to answer all questions. Section – B of question paper contains 8 questions carries 6 marks each. The student has to answer five questions.

COURSE CONTENTS:

1. **Basic Concepts** – Business organization and its scope – Business, Profession, Industry, Trade, types of trade and aids to trade, Types of Industries
4. **Joint Stock Company** – Characteristics – merits and demerits – kinds of companies – Promoter
5. **Incorporation of Joint Stock company** – Procedure and incorporation of Joint stock company – Memorandum of Association – Articles of association – Prospectus.
6. **Co-operative societies** – Characteristics – Types of co-operative societies – merits and demerits
7. **Banking and Insurance Services** – Definition of bank and insurance – Different types of banks – Functions of commercial banks – Advantages of insurance – Principles of insurance – Types of insurance
BANKING AND FINANCIAL SERVICES
I YEAR

PART B – VOCATIONAL SUBJECTS

PAPER – I : BUSINESS ORGANISATION (PRACTICALS)

PERIODS/WEEK: 05
PERIODS/YEAR: 135

TIME SCHEDULE

<table>
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<td>01</td>
<td>Basic Concepts</td>
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<td>02</td>
<td>Forms of Business organization – Sole proprietorship, Joint Hindu family</td>
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<td>Partnership</td>
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<td>Joint stock company</td>
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<td>05</td>
<td>Incorporation of Joint stock company</td>
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<td>Co-operative societies</td>
<td>20</td>
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<td>07</td>
<td>Banking &amp; Insurance services</td>
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<td>08</td>
<td>Transport, Warehousing &amp; Advertisement</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>135</td>
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</tbody>
</table>

PRACTICAL LAB ACTIVITIES UNDER BUSINESS ORGANISATION:

- Collection, display and filling of various dummy documents relating to forming of sole trader, partnership, joint stock companies, co-operative societies like partnership deed, memorandum of association, articles of association, prospectus / statement in lieu of prospectus, invitation of public deposits, invitation of shares.

- Visiting a bank and collecting various pay-in-slips, withdrawal modes, filling Demand draft forms, fixed deposit forms, forms relating to opening of account in bank etc.

- Visiting various types of warehouses and collecting flow chart of their activities

- Visiting various nearby transport offices and collecting information

- Visiting various advertisement agencies and observing their charging tariff and the importance / advantages of advertisement.
BANKING AND FINANCIAL SERVICES

I YEAR

PART B – VOCATIONAL SUBJECTS

PAPER – I I: ACCOUNTANCY & COMPUTERS – I (THEORY)

PERIODS/WEEK : 05
PERIODS/YEAR : 135

TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

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<th>S.No</th>
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<th>Weightage in marks</th>
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<th>Essay /Problem questions</th>
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<td>02</td>
<td>JOURNAL</td>
<td>15</td>
<td>8</td>
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<td>1</td>
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<tr>
<td>03</td>
<td>LEDGER</td>
<td>15</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>04</td>
<td>SUBSIDIARY BOOKS</td>
<td>10</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>05</td>
<td>CASH BOOK</td>
<td>20</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>06</td>
<td>TRIAL BALANCE</td>
<td>10</td>
<td>8</td>
<td>1</td>
<td>1</td>
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<tr>
<td>07</td>
<td>FINAL ACCOUNTS</td>
<td>20</td>
<td>8</td>
<td>1</td>
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<tr>
<td>08</td>
<td>Basic fundamentals of computer, Ms.Word, Ms Excel</td>
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<td>10</td>
<td>2</td>
<td>1</td>
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135  68  10  08

Note: The question paper contains two sections.

Section – A of question paper contains 10 questions carries 2 marks each. The student has to answer all questions. Section – B of question paper contains 8 questions carries 6 marks each. The student has to answer five questions.

COURSE CONTENTS:

1. **Introduction to Accountancy** – Definition of Accountancy and Book keeping – Objectives- Merits and demerits – Accounting concepts – Conventions – Single entry system – Double entry system – Advantages
3. **Ledger** – Classification of recorded transactions – Ledger meaning – Types of ledger – posting the recorded transactions into separate accounts – Ledger book and balancing the accounts.
4. **Subsidiary books** – Types of subsidiary books
6. **Trial balance** – Importance of trial balance – Preparation of trial balance
7. **Final Accounts** – Preparation of Trading account, Profit & Loss account and Balance sheet with adjustments
8. **Basic Fundamentals of computers** – Advantages of computers - Input, output devices – Operating system – MS.WORD – MS EXCEL
BANKING AND FINANCIAL SERVICES

I YEAR

PART B – VOCATIONAL SUBJECTS

PAPER – I I: ACCOUNTANCY & COMPUTERS – I (PRACTICALS)

PERIODS/WEEK: 05

PERIODS/YEAR: 135

TIME SCHEDULE

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<th>S.No</th>
<th>NAME OF THE UNIT</th>
<th>No. Of Periods</th>
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<tbody>
<tr>
<td>01</td>
<td>INTRODUCTION TO ACCOUNTANCY</td>
<td>20</td>
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<tr>
<td>02</td>
<td>JOURNAL</td>
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<tr>
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<tr>
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<td>CASH BOOK</td>
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<td>06</td>
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<tr>
<td>08</td>
<td>Basic fundamentals of computer, Ms. Word, Ms Excel</td>
<td>25</td>
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</table>

135

PRACTICAL LAB ACTIVITIES UNDER ACCOUNTANCY & COMPUTERS:

WINDOWS:
Basics of windows operation, copying, moving of files, creating, deleting, renaming folders, creating shortcuts, placing shortcuts, operation of control panel, screen setting, mouse setting, viewing files with my computer, viewing files with explorer, deleting files, folders and retrieving from cycle bin, installing software/uninstalling software, hardware, printing text documents.

MS – WORD:
Creating and saving a document, operation of tool bars, selecting menus from the drop menus, formatting the text, spell checking, mail merging, printing of document

MS – EXCEL:
Introduction to electronic spreadsheets, entering column titles, entering numbers, editing data, selecting cells, calculations using formulas, copying data, moving data, drag and drop feature, clearing cell contents, saving a work book, closing a work book, working with work sheets, inserting and deleting worksheets, etc.
PERIODS/WEEK : 05

PERIODS/YEAR : 135

TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

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<th>Short answer questions</th>
<th>Problem questions</th>
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<td>Bank and Banking</td>
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<td>10</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>2.</td>
<td>Commercial Banking in India</td>
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<td>16</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3.</td>
<td>Banking Legislation in India</td>
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<td>2</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>Central Banking functions</td>
<td>25</td>
<td>14</td>
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<tr>
<td>5.</td>
<td>Negotiable instruments Act</td>
<td>20</td>
<td>10</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>6.</td>
<td>Banker and Customer</td>
<td>25</td>
<td>08</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>135</td>
<td>68</td>
<td>10</td>
<td>8</td>
</tr>
</tbody>
</table>

I. BANK AND BANKING

II. COMMERCIAL BANKING IN INDIA :
Structure of Indian Commercial banking system – Recent trends in Commercial banking, Deposit Insurance, Credit Guarantee Schemes – innovative Banking (Only General Awareness) : Social banking, Merchant banking, Mutual funds, Venture Capital, Factoring Services, E-Banking – Banking Sector Reforms.

III. BANKING LEGISLATION INDIA :
Banking regulation Act ; Important provisions Viz Definition of Banking Company, Capital, Restriction on banking operations, powers of the RBI (General Awareness)

IV. CENTRAL BANKING FUNCTIONS:

V. NEGOTIABLE INSTRUMENTS ACT.

VI. BANKER AND CUSTOMER :
A) **FORMS**

Identification of various forms
(Eg) Saving Bank (SB) Pay in slip, Demand Draft Applications, Current Account, Demand Loans Fixed Deposit etc.

B) **SAVINGS BANK ACCOUNTS**

1. Opening of the Ordinary Literate savings Account, the formalities required from the customer – Single Account & Joint Accounts
   a) Opening of minor account, Pardanashim woman and illiterate account. The formalities required.
2. Issue of Cheque books, issue of pass books, updating pass books
3. Stop payment of the cheque – Recording, and the consequences of non-compliance of stop payment
4. Issue of a duplicate pass book
5. Transfer of accounts from one branch to another
6. Calculation of interest on SB account
7. Settlement of claim on deceased constituent
8. Application for ATM card
9. Closure of account
10. Service charges (Yearly to be debited)

C) **OPENING OF FIXED DEPOSIT**

1) Application form filling up – for minor, & Pardhannashin woman, Joint account
2) Preparation of TDR & entering the particulars in the system (records)
3) Standing instructions for payment of interest to be noted.
4) Issue of duplicate fixed deposit receipt
5) Payment on due date/Premature payment
6) If the beneficiary comes after the due date (eg. After a month) What is to be done ?

D) **OPENING OF RECURRING DEPOSIT**

1. Application form filling up – For minor, & etc.
2. Preparing the pass book – Specific ford
3. Calculation of penalty for delayed installments
4. CLOSURE of RD on due date/Pre mature payment

E) **OPENING OF CURRENT ACCOUNT**

1. Application form for different types of customers
   - Individuals
   - Partnership firms
   - Companies – Govt/Pub Ltd/Pvt.Ltd.
   - Others
2. Requirements to be taken – Formalities
   Eg: For Co-Memorandum & Articles of Association
3. Cheque book to be issued.
4. Stop payment of the cheques – Recording, and consequences of noncompliance
5. Service charges
6. Statement of account to be sent on monthly basis /etc.
1. **INTEREST CALCULATION**
Calculation of Interest, Simple Interest, Compound Interest, Compound Amount, Compound Rate (CAER), Add on Interest, Reducing Balance Rate of Interest (EMI), Present value of sum of money Reading interest, to help Interest Calculation on various types of advances (term loans, over drafts, cash credit, demand loans) and bills discounting.

2. **LEASING**
Concept and classification (- finance lease and operating lease – Sale and lease back and Direct Lease) – Sources of Finance to a leasing company (equity capital, Debenture, Term Loans, Public Deposits, Bank Deposits, Bank Borrowings etc.) – Tax aspects, Lease Evaluation (Lessor and lessee’s point of view) – legal aspects, Lease Accounting and Reporting :- Current Accounting and Reporting Practices, Accounting Treatment for Finance Leases and Reporting for operating leases – Accounting for lease – hold and Buildings.

3. **HIRE – PURCHASE**
Concept and characteristics of Hire Purchase – Legal aspects – Income Tax aspects – Accounting aspects (in the books of hirer and finance company (owner) – Different types of Repayment Methods – Difference between leasing and Hire purchase – Hire Purchase Act 1972 (all the provisions)

4. **INSURANCE**
Introduction – Types – (Life Insurance and Non-life Insurance) – kinds of Insurance policies – Re-insurance, Insurance premium determination, Reading the Insurance premium charts (present value of One Rupee, compound sum of One Rupee, etc.) – Calculated surrender values for various types of policies.

5. **MUTUAL FUNDS**

6. **MICRO – CREDIT AGENCIES**
Introduction – Formation of Groups – Self Groups (SHG)m Micro-Finance Institutions – Registration – Empowerment of women – Role of the Micro Credit Agencies in meeting the credit needs of women – Group dynamics – Bank linkage – Features of the SHG – Revolving Funds – Recovery need for control over the micro- credit agencies.
BANKING AND FINANCIAL SERVICES
SYLLABUS II YEAR PRACTICALS PAPER-I
FINANCIAL SERVICES

PERIODS : 115

I. CALCULATIONS 25
1. Calculation of Simple Interest
2. Calculation of Compound Interest
3. Calculation of EMIF or Different Periods
4. Calculation of Present Value of Money
5. Calculation of penal interest on loans

II. LEASING 25
Visit to different leasing companies/ firms, considering the following
1. A practical Exercising by taking a lease proposal – Various considerations by the leasing company.
2. Sources of funding
3. Types of Industries avail leasing – eg: Heaving Marketing
4. Benefits of Leasing to the lessee
5. Tax implications to the lessee
6. Accounting and reporting of Leasing companies (Lessor & Lease)

III. HIRE PURCHASE : 20
A visit to different Hire Purchasing companies and considers the following
1. Practical Exercises : Hire Purchase proposals eg : Taxi cab, Lorry, Procaine’s etc.
2. Accounting Aspects : with Hirer and Hire.
3. Different Types of Repayment methods – depending upon the next surplus

IV. MUTUAL FUNDS : 20
A visit to a few mutual fund Agencies and local stock market agents and consider the following.
1. Field work along with some Mutual Fund Agents and associating with them while interviewing the prospective customers and filling up the proposals forms.
2. Discussions, with a few Mutual Funds Agents for understanding the factors taken into account for arriving the net asset value.

V. MICRO-CREDIT AGENCIES 25
A VISIT TO A small, as well as a well established Micro-Credit agency and consider the following.
1. To know how they operate
2. Visit to a group financed by one of the Micro-Finance credit agents and an SHG financed by one of the commercial Banks and make a comparison between them in respect of (a) Regular Savings (b) periodical meetings (c) Maintenance of accounts (d) economic activities (e) repayment (f) earnings etc..(g) Maintaining Minutes book
3. Revolving Fund
4. Book keeping and Maintenance of accounts
5. A mock exercise of an SHG covering the above said aspects.
BANKING & FINANCIAL SERVICES

II YEAR

PART B – VOCATIONAL SUBJECTS

PAPER –I I: ACCOUNTANCY & TALLY - II

PERIODS/WEEK : 05 PERIODS/YEAR : 110

TIME SCHEDULE , WEIGHTAGE & BLUE PRINT

<table>
<thead>
<tr>
<th>S.No</th>
<th>NAME OF THE UNIT</th>
<th>No. Of Periods</th>
<th>Weightage in marks</th>
<th>Short answer questions</th>
<th>Essay/Problem questions</th>
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<tbody>
<tr>
<td>01</td>
<td>DEPRECIATION</td>
<td>10</td>
<td>8</td>
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<td>1</td>
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<tr>
<td>02</td>
<td>ACCOUNTS OF NON-TRADING CONCERNS</td>
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<td>03</td>
<td>PARTNERSHIP ACCOUNTS – I</td>
<td>20</td>
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<td>2</td>
<td>1</td>
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<td>HIRE PURCHASE AND INSTALMENT PURCHASE SYSTEM</td>
<td>10</td>
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<td></td>
<td>110</td>
<td>68</td>
<td>10</td>
<td>08</td>
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</tbody>
</table>

Note: The question paper contains two sections.

Section – A of question paper contains 10 questions carries 2 marks each. The student has to answer all questions.

Section – B of question paper contains 8 questions carries 6 marks each. The student has to answer five questions.

COURSE CONTENTS:

1. **DEPRECIATION** – Meaning and need of depreciation – Causes of depreciation – Methods of depreciation – Simple problems on depreciation (Straight line and diminishing balance method)
2. **ACCOUNTS OF NON TRADING CONCERNS** – Distinction between capital and revenue expenditure – Receipts and payments account – Income and expenditure account
3. **PARTNERSHIP ACCOUNTS** – I – Problems on Profit and Loss appropriation account – Admission of partner
4. **PARTNER SHIP ACCOUNTS** – II – Problems on retirement of partner
5. **HIRE PURCHASE AND INSTALMENT PURCHASE SYSTEM** – Features of Hire purchase and Installment purchase system - Difference between Hire purchase and instalment purchase system – Simple problems in Hire purchase system (only ledger accounts)
7. **Company Account** – II – Company final accounts – Trading account, Profit and Loss account & Profit and Loss appropriation account with simple adjustments
8. **Company Account** – III – Company final accounts – Simple problems on Balance sheet contents without adjustments
BANKING & FINANCIAL SERVICES
11 YEAR

PART B – VOCATIONAL SUBJECTS

PAPER –II ACCOUNTANCY & TALLY – II (Practicals)

PERIODS/WEEK : 05  PERIODS/YEAR : 115

TIME SCHEDULE

<table>
<thead>
<tr>
<th>S.No</th>
<th>NAME OF THE UNIT</th>
<th>No. Of Periods</th>
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<tbody>
<tr>
<td>01</td>
<td>Introduction to accounting packages</td>
<td>10</td>
</tr>
<tr>
<td>02</td>
<td>Financial functions of Tally</td>
<td>10</td>
</tr>
<tr>
<td>03</td>
<td>Inventory creation</td>
<td>15</td>
</tr>
<tr>
<td>04</td>
<td>Inventory application</td>
<td>15</td>
</tr>
<tr>
<td>05</td>
<td>Display and reports</td>
<td>15</td>
</tr>
<tr>
<td>06</td>
<td>Ratio analysis</td>
<td>10</td>
</tr>
<tr>
<td>07</td>
<td>Cash flow statement</td>
<td>20</td>
</tr>
<tr>
<td>08</td>
<td>Flow statement</td>
<td>20</td>
</tr>
</tbody>
</table>

| 115  |                                        |                |

LAB ACTIVITIES FOR ACCOUNTANCY & TALLY – II

1. **Introduction to accounting packages**: Introduction and definition – features – accounting – data migration capability – duties and taxes – advantages and disadvantages


3. **Display and reports**: Accounting reports in Tally – Balance sheet – Profit and loss account – reports – creating voucher type – printing reports – print format


PERIODS/WEEK : 05

TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the Unit</th>
<th>No. of periods</th>
<th>Weightage in marks</th>
<th>Short answer questions</th>
<th>Problem questions</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Deposit Accounts</td>
<td>20</td>
<td>10</td>
<td>2</td>
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<td>2.</td>
<td>Loans and Advances</td>
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<td>8</td>
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<td>1</td>
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<td>3.</td>
<td>Specific Loans</td>
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<td>1</td>
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<tr>
<td>4.</td>
<td>Securities for Advances</td>
<td>20</td>
<td>10</td>
<td>2</td>
<td>1</td>
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<tr>
<td>5.</td>
<td>Handling Cash</td>
<td>10</td>
<td>8</td>
<td>1</td>
<td>1</td>
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<tr>
<td>6.</td>
<td>Clearing House: Meaning</td>
<td>10</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>7.</td>
<td>Innovative Products</td>
<td>20</td>
<td>10</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>110</td>
<td>68</td>
<td>10</td>
<td>8</td>
</tr>
</tbody>
</table>

1. **DEPOSIT ACCOUNTS**:


2. **LOANS & ADVANCES**:

   Meaning of the term loans – Considerations for sound lending – types of loans : cash credit, overdraft, bills discounting and purchase – consortium finance, Term loans.

3. **SPECIFIC LOANS**:


4. **SECURITIES FOR ADVANCES**:

5. **HANDING CASH**:

6. **CLEARING HOUSE : MEANING**
Functions – Working Rules – Receiving Local Cheques, Drafts etc, Stamping, sorting, preparing schedule and general summary, exchanging the cheques in clearing house and balancing – Sorting bank wise and Branch wise, putting Bank’s Endorsement, Returning the Dishonored Cheques. Real Time Gross Settlement (RTGS), Electronic funds Transfer, (EFT) Electronic clearing service (ECS), Core Banking – Advantages – anywhere banking, Multi city cheques, Single window service

7. **INNOVATIVE PRODUCTS**:
Credit Cards, Debit Cards, ATM Cards – NRI Deposits – Foreign Exchange – Front Office – Back Office
I. LOANS & ADVANCES

1. To verify the sanction of terms, issue of the sanction letter to the borrower.
2. To start the documentation for the loan sanctioned as per the documents mentioned in the sanctioned note.
3. Stamping of the documents & execution of the documents by the borrower.
4. Filing of charges (form 8 & 13) in the case of company (Hypothecation of Vehicle, Current assets etc)
5. Recital of documents in the document execution register (entering & witnessing the execution)
6. Creation of Em or regd.mortgage in case of land.
7. a) Calculation of Drawing power – both TL & CC
   b) Calculation of interest on monthly basis
   c) Calculation of penal interest, in case of delay of servicing of interest/installment
8. In case of a term loan, fixing the EMI
9. In case it is an advance against authorized security i.e, (gold, fixed deposit receipt NSC RD etc)
   Discharged fixed deposits receipt
   a) Arising at the advance value of the security
   b) In case of TDR, NSC RD-Marking of lien
   c) NSC lien to be marked in the post office.
10. Processing Fee, valuation charges advocate fee to be collected for loans other than cash credit, TL Particularly Housing Loans, Vehicle, loans, and consumer loans, personal loans.
    a) Post dated cheques for EMI to be taken
    b) Cheque of facility (Employer to giver an under taking for deducting installments from the salary & payment to the bank
    c) Standing instructions
11. Closure of the account
    - Pre payment of the loan-prepayment charges, if any to be collected.
    - Regular closure after all the repayments have been paid

II) HANDLING OF CASH

1. Examination of notes for forged notices.
2. Sorting of notes
3. Making packets of 100 pieces each
4. Bundling into 10 packets each
5. Af ixing of note slip and signing the same
6. Re counting of notes
7. Scrolling of receipts and payments to be made after the officer authorizes.
8. Affixing the receipt / Payment stamp
9. Exchange of soiled notes

III) NEGOTIABLE INSTRUMENTS ACT

1. What is a cheque? different types of crossing on cheques
2. Demand promissory note
3. Hundi, (Bill of Exchange), Presentation and acceptance
4. Calculation of due date of the bill sent for collection
5. Types of bills 1) Sight bills, 2) Bills of acceptance
6. Dishonour of bills

IV. CLEARING HOUSE

1. Acknowledgment on the counter foil to the depositor
2. Enclosing the particulars of the cheque in the system
3. Affixing of relevant stamps
4. Preparation of Bank wise Schedules
5. Presentation to the clearing house directly through service Branch
6. Receipt of inward clearing & entering the same in the system
7. Inward clearing cheques debiting the following accounts
   a) Preparation of adjustment of vouchers
   b) Release of the clearing proceeds to the customers

V. ATM OPERATIONS

1. Application for ATM
   a) Issue of ATM card & PIN
   b) How to operate the ATM
BANKING AND FINANCIAL SERVICES
1 YEAR
MODEL QUESTION PAPERS
PAPER – I : BUSINESS ORGANISATION (THEORY)

Time: 3 hrs          Marks: 50

SECTION – A

Note:  i) Answer all questions        10 x 2 =20
       ii) Each question carries two marks

1. What is the meaning of business
2. What is trade
3. Define sole trading organization
4. Define Partnership
5. What is Joint stock company
6. What is Prospectus
7. What is co-operative society
8. What is E-Banking
9. What is insurance
10. What is warehousing

SECTION –B

Note:      i) Answer all questions       5 x 6 = 30
           ii) Each question carries six marks

11. What are different types of industries?
12. What are the advantages of sole trading concerns?
13. Explain the kinds of partners
14. What are the merits of Joint Stock Company?
15. What are the contents of memorandum of association?
16. Explain the characteristics of co-operative organizations
17. Explain the functions of Commercial banks
18. Explain the importance of Advertisement
PRACTICAL ACTIVITIES OF BUSINESS ORGANISATION:

1. Filling of various documents relating to forming of sole trader

2. Filling forms of partnership deed

3. Filling of forms relating to joint stock companies memorandum of association, articles of association, prospectus / statement in lieu of prospectus, invitation of public deposits, invitation of shares.

4. Filling forms relating to registration of co-operative societies

5. Filling various pay-in-slips, withdrawal modes, filling Demand draft forms, fixed deposit forms, forms relating to opening of account in bank etc.

Any three activities each carries (12 marks)                      36 marks

Record                                                  10 marks

Viva                                                   04 marks
SECTION – A

Note:  
 i) Answer all questions  
 ii) Each question carries two marks

1. Define Accountancy
2. What is business entity concept
3. What is double entry system
4. What is Journal
5. Define Ledger
6. What is Debit note
7. What is contra entry
8. Define Trial balance
9. What is goodwill
10. Write any two input devices

SECTION – B

Note:  
 i) Answer all questions  
 ii) Each question carries six marks

11. What are the objectives of accountancy
12. From the following prepare Journal entries: 
   April 15  Gopi started business  50,000
   April 16  Paid to Kishore        20,000
   April 18  Paid salaries         10,000
   April 20  Purchases from Krishna 10,000
   April 22  Sales                 20,000
   April 24  Rent                  10,000

13. For the above transactions after passing journal entries, Prepare ledger accounts
14. Explain various types of subsidiary books
15. From the following particulars prepare two column cash book as on 31.03.2011
   April 1  Cash balance  22,000
   April 1  Bank Balance  15,000
   April 4  Deposited into Bank  22,000
   April 8  Purchases  18,000
   April 9  Sales  16,000
   April 10  Cash deposited into bank  18,000
16. From the following balances prepare Trail Balance
   Stock  15,000
   Purchases  20,000
   Sales  20,000
   Bank loan  15,000
   Debtors  20,000
   Creditors  20,000
17. From the following Trial Balance of Mr. Raj, Prepare Trading, Profit & Loss a/c, & Balance Sheet as on 31.03.2011

<table>
<thead>
<tr>
<th>Account</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening stock</td>
<td>20,000</td>
</tr>
<tr>
<td>Purchases</td>
<td>15,000</td>
</tr>
<tr>
<td>Sales</td>
<td>90,000</td>
</tr>
<tr>
<td>Capital</td>
<td>50,000</td>
</tr>
<tr>
<td>Debtors</td>
<td>20,000</td>
</tr>
<tr>
<td>Salaries</td>
<td>5,000</td>
</tr>
<tr>
<td>Wages</td>
<td>10,000</td>
</tr>
<tr>
<td>Rent</td>
<td>15,000</td>
</tr>
<tr>
<td>Sundry Expenses</td>
<td>10,000</td>
</tr>
<tr>
<td>Commission received</td>
<td>10,000</td>
</tr>
<tr>
<td>Drawings</td>
<td>5,000</td>
</tr>
<tr>
<td>Creditors</td>
<td>10,000</td>
</tr>
</tbody>
</table>

**Adjustments:**

1. Stock as on 31.03.2011 Rs. 20,000
2. Outstanding wages Rs. 5,000
3. Prepaid Rent Rs. 2,000

18. What are the advantages of computers
BANKING AND FINANCIAL SERVICES
I YEAR
PAPER – I I: ACCOUNTANCY & COMPUTERS – I (PRACTICALS)

Time : 3 hrs               Max. Marks: 50

PRACTICAL LAB ACTIVITIES UNDER ACCOUNTANCY & COMPUTERS:

WINDOWS:
12 marks
- Demonstrate use of start button
- Demonstrate viewing of the setting option in the start menu
- Demonstrate loading of control panel and understand selecting the items
- Demonstrate changing date and time, screen settings, printer settings
- Demonstrate changing of settings of mouse
- Demonstrate creating of folders
- Demonstrate deleting of files, folders, un-deleting of files and folders
- Create text file using wordpad or notepad
- Format the text document with all the features available in wordpad
- Print the document created using wordpad, note pad

MS – WORD:
12 marks
- Demonstrate starting MS word
- Identify the word screen elements
- Identify the tool bars on the screen
- Demonstrate creating a sample text
- Demonstrate text formatting
- Demonstrate page formatting
- Demonstrate search and replace of text
- Demonstrate selecting, deselecting the text from menu and copying
- Demonstrate spell checking
- Demonstrate mail merging of documents

MS – EXCEL:
12 marks
- Describe the EXCEL window
- Define the term cell, current cell, cell pointer, range
- List the toolbars of EXCEL and their functionality
- Demonstrate procedure to Edit the contents of the cell
- Demonstrate the procedure to format the cells with numbers
- Demonstrate the procedure to format the text in the cells
- Demonstrate the procedure to change the width of the cells
- Demonstrate the procedure to change the height of the cells
- List the operators used in formula
- Procedure to enter formulae with functions

Record 10 marks

Viva 04 marks
I. Answer the following Questions 10 X 2 = 20

1. Give the Definition of Bank?
2. Write the types of Banks
3. Social banking
4. E-banking
5. What is banking regulation Act?
6. Write any two powers of RBI?
7. What is credit control
8. What is endorsement
9. Write the parties to Bill
10. Write any two rights of a customer

SECTION-B

II. ANSWER ANY FIVE OF THE FOLLOWING 5 X 6 = 30

11. What is the role of Commercial banks in a developing economy
12. Write briefly about Social banking
13. Write briefly about the banking sector reforms
14. Write the powers of RBI
15. What are the methods of quantitative and qualitative credit control methods?
16. Write the methods of Note issue
17. Write short Notes for the following
   A) Crossing of the cheque
   B) Dishonor of cheque
   C) MICR cheque
18. Write the relationship between banker and customer
Answer All Questions

1. Write about the procedure to be followed for opening a new Account at a bank 12

2. Fill the following forms 12
   a) Pay in slip
   b) Withdrawal slip
   c) Draft requisition form
   d) Cheque crossing

3. What is the procedure for 12
   a) Issue of a duplicate pass book

Record 10

Viva 4
I. Answer the following questions 10 x 2 = 20

1. What is single interest?
2. What is reducing balance rate of interest?
3. What is a debenture?
4. What is Hire purchase?
5. What is Re-insurance?
6. What is surrender value?
7. What is SEBI?
8. What is NAV?
9. What is SHG?
10. What is group dynamics?

II. Answer any five of the following 5 x 6 = 30

11. Write briefly about compound Amount, Compound rate?
12. Write briefly about the accounting treatment for finance lease?
13. Give a brief note Hire purchase Act?
14. What are the differences between life insurance and non-life insurance?
15. Write briefly about various kinds of insurance policies
16. What are the SEBI guidelines for mutual fund investments?
17. How is the rating of mutual funds made?
18. Role of the Micro credit agencies in meeting the credit needs of woman.
BANKING & FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER (II YEAR) PRACTICALS PAPER-I
FINANCIAL SERVICES

Time : 3 Hours  Max.Marks : 50

Answer All Questions

1. Calculate E.M.I. Rs.2,00,000 for 5 years, 10 years, 15 years 10
2. Write the lease proposal for a company 10
3. Purchase a Taxi Cab for Rs.4,00,000 cash down Rs.1,00,000 10

    I instalment (Year ending) 1,00,000
    II instalment (year ending) 75,000
    III instalment (year ending) 50,000

Rate of interest 8%
Prepare Taxi Capital Account

4. Fill in different Mutual fund forms 10
5. Viva + Record 10
BANKING & FINANCIAL SERVICES COURSE
II YEAR
PAPER – II: ACCOUNTANCY & TALLY - II (Theory)

Time: 3 hrs          Marks: 50

SECTION – A

Note:   i)  Answer all questions  
         ii)Each question carries two marks

1. What is Depreciation
2. Write any two examples for capital expenditure
3. Mention any two non trading concerns
4. Define Legacy
5. What is Partnership
6. What is goodwill
7. What is Hire purchase
8. What is Share Capital
9. What is Dividend
10. What is capital reserve

SECTION – B

Note:   i)Answer any five questions  
         ii) Each question carries Six marks

11. Mr. Ravi purchased a machine for Rs.45,000 on 1st January 2005. It is decided to 
depreciate the asset on Straight line method at 10% p.a.. Prepare Depreciation account 
for three years in the books of Mr. Ravi
12. Problems from Income and Expenditure Account with minimum 5 adjustments
13. Problems on Admission of the partner – Revaluation Account, Partners Capital A/c, Cash 
    A/c, New Balance sheet with minimum 5 adjustments.
    Balance sheet with minimum 5 adjustments and goodwill treatment in various types 
15. Explain the features of Hire purchase system or Asset account or Hire vendor Account
16. Problems on Issue of shares at par or discount or premium / Theory question on 
classification of Capital or shares
17. Problem on Company final Accounts relating to Trading Account, Profit & Loss and 
    Profit and Loss Appropriation account
18. Problem on Company Final Accounts relating to items on Balance sheet only
LAB ACTIVITIES FOR ACCOUNTANCY & TALLY – II

Financial functions of tally – Inventory creation and application
  – Creation of company
  – F11 features
  – Alteration of company
  – F12 configure
  – Master configuration
  – Creation of groups
  – grouping of ledger accounts
  – voucher configuration
  – Recording transactions of sample data

Display and reports
  – Accounting reports in Tally
  – Balance sheet – Profit and loss account

Reports – creating voucher type
  – Printing reports
  – Print format

Ratio analysis
  – Classification
  – Financial ratios
  – Profitability ratio
  – Activity ratio
  – Ratio analysis in tally

Cash flow statement and flow statement:
Preparation of funds flow statement
  – Funds flow in Tally
  – Cash flow in tally

Any three activities (each carries 12 marks) 36 marks
Record 10 marks
Viva 04 marks
I. Answer the following questions  
1. What is a fixed deposit?  
2. What is an S.B. Account?  
3. What is Cash Credit?  
4. Who is Bank Ombudsman?  
5. What are the types of Loans?  
6. What is pledge?  
7. What is ATM?  
8. Who is RTGS?  
9. What is credit card?  
10. What is a Debit card?  

II. Answer any five of the following  
11. Explain briefly about opening of account in case of a minor, Married woman.  
12. What are the different types of Loans?  
13. Write the duties and responsibilities of Bank in disbursing loan  
14. Write briefly about kinds of securities  
15. Write briefly about Term deposit receipts  
16. What is the procedure for opening strong room  
17. Write the functions of clearing house?  
18. Write briefly about NRI deposits?
## BANKING & FINANCIAL SERVICES COURSE
### MODEL QUESTION PAPER (II YEAR) PRACTICALS PAPER-III
#### BANKING II

**Time : 3 Hours**

Maximum Marks : 50

**Answer All Questions**

<table>
<thead>
<tr>
<th>Question</th>
<th>Marks</th>
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<tr>
<td>1. What are the various types of deposit accounts</td>
<td>10</td>
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<tr>
<td>2. What are term loans</td>
<td>10</td>
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<td>3. Duties and responsibilities of a bank in disbursing loan</td>
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<td>4. What is a cheque? different types of crossing on cheques</td>
<td>10</td>
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<td>5. Viva + Record</td>
<td>10</td>
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I) LIST OF EQUIPMENTS

a) Application forms of all bank Transactions.
b) Cheques.
c) Computer, Printer, Software
d) Dummy Model Bank suitable for training with Records, Registers, forms, etc.

II) List on the Job Training sites

a) All nationalized and Private Banks including Co-Op Banks, LIC & GIC(NBFC, UTI) etc.
b) Registered Chit Fund Offices like Sri Ram Chit Fund, Margadarshi Chit Funds, etc.
c) Private Finance Companies like Sundram Finance, Bajaj Finance etc.
d) Hire Purchase and leasing Companies etc.
e) Primary Agriculture Co-Operative Credit Societies, Micro Finance Organizations.
f) Stock Brokers
g) Mutual fund companies/ broker companies.

III. Qualifications for the Teaching Staff of Banking & Financial Services

M.Com [Finance] or M.Com with specialization in Banking or MBA/CA/ACS.

IV] Equivalency:
In the new curriculum 2012 there is no equivalency paper to any paper. Hence the old syllabi students will be given two chances to clear their backlogs (i.e. March & ASE 2013) for I year and (March & ASE 2014) for II year.