

SRI VENKATESWARA UNIVERSITY
B.A ECONOMICS - V SEMESTER
(Under CBCS W.E.F. 2022-23)

Skill Enhancement Courses (SECs) for Semester V Semester
(Syllabus with Learning Outcomes, References, Co-curricular Activities
& Model Q.P. Pattern)

Structure of SECs for 5th Semester

(To Choose One pair from the Two (B & C) alternative pairs of SECs)

	6B	Urban Entrepreneurship and MSMEs	5	4	25	75
	7B	Retail and Digital Marketing	5	4	25	75

(OR)

	6C	Insurance Services	5	4	25	75
	7C	Banking and Financial Services	5	4	25	75

Note1: For Semester-V, for the domain subject, Economics, any one of the Two pairs of SECs shall be chosen as courses 6 and 7, i.e., 6B & 7B or 6C & 7C. The pair shall not be broken (BC allotment is random, not on any priority basis).

Note-2: One of the main objectives of Skill Enhancement Courses (SEC) is to inculcate skills related to the domain subject among students. The syllabus of SEC will be partially skill oriented. Hence, teachers shall also impart practical training to students on the skills embedded in syllabus citing related real field situations

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Skill Enhancement Courses (SECs) for Semester V Semester
(Syllabus with Learning Outcomes, References, Co-curricular Activities &
Model Q.P. Pattern) Max Marks: 100

COURSE 6B: URBAN ENTREPRENEURSHIP AND MSMES

(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the basic theories and essentials of entrepreneurship
2. Identify and analyze the entrepreneurship opportunities available in local urban area.
3. Apply the theories of entrepreneurship to the conditions of local urban area and formulate appropriate business ideas.
4. Demonstrate practical skills that will enable them to start urban entrepreneurship

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit1: Entrepreneurship: Concept and Theories

Concept and Importance of Entrepreneurship -Theories of Entrepreneurship: Innovations, X- Efficiency, Risk Bearing - Qualities and Functions of an Entrepreneur – Women Entrepreneurship -Ecopreneurship.

Unit2: Urban Entrepreneurship and Business Planning

Urban Entrepreneurial Ecosystem – Factors, Problems and Challenges of Urban Entrepreneurships - Process of Identification of new Entrepreneurship Opportunities in Urban Areas - Formulation of Business Planning for Urban Entrepreneurship.

Unit 3: MSMEs and New Urban Entrepreneurship Opportunities

Features of Micro Small Medium Enterprises (MSMEs) – Cluster Development Approach and Leveraging Technology for MSMEs – Problems and Challenges of MSMEs - New Entrepreneurial Opportunities in Urban Area: Food and Beverages, Sanitary and Health Products, Solid Waste and Scrap Disposal, Tourism and Hospitality Services, Consultancy Services and Event Management, Logistic services.

Unit 4: Financing and Marketing of Urban Entrepreneurship

Financing the Urban Entrepreneurship and MSMEs: Procedures to obtain formal loans from Banks and other Institutions, Preparing Detailed Project Report for Loan - New avenues of Finance: Crowd Funding and Venture Capital –Marketing of Urban Entrepreneurship and MSMEs products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion, Digital and Social Media Marketing – Public Procurement Policy to purchase MSME Products.

Unit 5: Institutional Support and Case Studies of Urban Entrepreneurship

Institutional support for Urban Entrepreneurship and MSMEs - Government Schemes for promotion of Urban Entrepreneurship and MSMEs: Startup, Standup, PMKVY, PLI etc. – Rules and Procedures to start a Urban Entrepreneurship Firm and MSME –Discussion of two different types of Case Studies related to Urban Entrepreneurship with local relevance.

III. References:

1. Gordona, E and N. Natarajan: ***Entrepreneurship Development***, Himalaya Publishing House Pvt Ltd, Mumbai, 2017.
2. Sharma Sudhir, Singh Balraj, Singhal Sandeep, ***Entrepreneurship Development***, Wisdom Publications, Delhi, 2005.
3. Drucker, P., ***Innovation and Entrepreneurship: Practice and Principles***, Harper & Row, New York, 1985; revised edn, Butterworth-Heinemann, Oxford, 1999.
4. NITI Aayog: ***Report of Expert Committee on Innovation and Entrepreneurship***, New Delhi, 2015.
https://niti.gov.in/writereaddata/files/new_initiatives/report-of-the-expert-committee.pdf
5. Vardhaman Mahavir Open University, ***Entrepreneurship Development & Small Scale Business***, Kota.
<http://assets.vmou.ac.in/BBA12.pdf>
6. Reserve Bank of India: ***Report of Expert Committee on Marginal, Small, Medium Enterprises***, Mumbai, 2019.
<https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=924>
7. IGNOU: Marketing for Managers, New

Delhi.

<http://egyankosh.ac.in/handle/123456789/4271>

8. <https://nimsme.org>
9. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a)Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like identification business product, making business plan, preparing DPR for loan, application for bank loan, marketing

survey, marketing a product etc pertaining to any type of urban entrepreneurship of local relevance and make a field visit to any one such unit. The expertise of practicing rural entrepreneurs can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of urban entrepreneurship of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing entrepreneurs, concerned government officials
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

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SRI VENKATESWARA UNIVERSITY

B.A. DEGREE COURSE IN ECONOMICS

V SEMESTER - W.E.F. 2022-23

COURSE 6B: URBAN ENTREPRENEURSHIP AND MSMES

MODEL QUESTION PAPER

Time: 3 hours

Marks: 75 marks

Note: This question paper contains two parts A and B.

Part A is compulsory which carries 25 marks. Answer any five of the following questions in Part A.

Part B consists of 5 Units. Answer any one full question from each unit. Each question carries 10 marks

PART – A

Answer any *Five* of the following question.

(5X5=25M)

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PART - B

Answer All The Questions. Each question carries 10 marks (5X10= 50M)

11.	(A) OR (B)
12.	(A) OR (B)
13.	(A) OR (B)
14.	(A) OR (B)
15.	(A) OR (B)

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(Syllabus with Learning Outcomes, References, Co-curricular Activities &

Model Q.P. Pattern)

Max Marks: 100

COURSE 7B: RETAIL AND DIGITAL MARKETING

(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the concepts and principles about the retail and digital marketing;
2. Identify and analyse the opportunities related to retail and digital marketing available in the local area;
3. Apply the concept to formulate the new strategies related to retail and digital marketing;
4. Demonstrate the practical skills required to get employment in retail and digital marketing or to start own digital marketing.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Concept of Marketing

Concept of Marketing - Type of Markets - Marketing Mix - Marketing Strategies - Marketing Segmentation - Marketing Organization - Marketing Research - Pricing Policies and Practices - Major Players in Retail and Digital Market in India.

Unit 2: Understanding Product and Consumer

Marketing Product Types - Product Decision and Strategies - Product Life Cycle - Consumer Behavior Model - Factors of Consumer Behavior - Understanding Indian Consumer - Strategies of persuading the Consumer - Sale Promotion: Advertisement, Branding and Packaging.

Unit 3: Retail Marketing

Concept of Retail Marketing - Types of Retailing - Big and Small Retail Markets - Retail Marketing Mix - Essentials of Successful Retail Marketing - Retail Marketing Strategies - Multichannel Retailing - Store Management - Shopping Market Dynamics.

Unit 4: Digital Marketing

Digital Marketing: Concept and Types – Telemarketing –Online or e-tailing – Essentials of Digital Marketing –Difference between Physical Retail and Digital Marketing – Digital Marketing Channels - Customer Behavior in Digital Marketing – Major players in Digital Marketing and their Marketing Strategies - Tools and Apps of Digital Marketing.

Unit 5: Marketing Models and Case Studies

Marketing Models of Retail and Digital Market Companies/Shops: Global, National and Local levels- Discussion of two different types of Case Studies related to Retail and Digital Marketing.

III. References:

1. Venkatesh Ganapathy: **Modern Day Retail Marketing Management**, Bookboon Company, 2017.<https://mmimert.edu.in/images/books/modern-day-retail-marketing-management.pdf>
2. Prashant Chaudary: **Retail Marketing in the Modern Age**, Sage Publication, 2019
3. Jermy Kagan and Siddarth Shekar Singh: **Digital Marketing & Tactics**, Wiely Publishers, 2020.
4. Philip Kotler: **Marketing Management**, 11th Edition, Prentice-Hall of India Pvt. Ltd., New Delhi. , 2002
5. S.Neelamegham: **Marketing in India**, 3rd edition, Vikas Publications, New Delhi, 2000.
6. IGNOU: **Marketing for Managers**, New Delhi. <http://egyankosh.ac.in/handle/123456789/4271>
7. Digitalmarketer: The Ultimate Guide to Digital Marketing. <https://www.digitalmarketer.com/digital-marketing/assets/pdf/ultimate-guide-to-digital-marketing.pdf>
8. NITI Aayog: **Connected Commerce: Creating a Roadmap for Digitally Inclusive Bharat, 2021.** <https://niti.gov.in/writereaddata/files/Connected-Commerce-Full-Report.pdf>
9. IASRI Course in **Agribusiness Management and Trade Concepts in Marketing** <http://ecoursesonline.iasri.res.in/mod/page/view.php?id=710>
10. World Bank: **Digital Economy in South East Asia: Strengthening the Foundations for Future Growth**, 2019. <https://documents1.worldbank.org/curated/en/328941558708267736/pdf/The-Digital-Economy-in-Southeast-Asia-Strengthening-the-Foundations-for-Future-Growth.pdf>
11. Relevant web resources suggested by the teacher and college

IV. Co-Curricular Activities:

a)Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like marketing research, product life

cycle analysis, preparing marketing model, behavior with customer, store management, use of important digital marketing websites and apps etc. pertaining to retail and digital marketing organization and make a field visit to any one such unit in local area. The expertise of practicing marketing persons can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of retail and digital marketing organization in their local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts and practicing marketing persons
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

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SRI VENKATESWARA UNIVERSITY

B.A. DEGREE COURSE IN ECONOMICS

V SEMESTER - W.E.F. 2022-23

COURSE 7B: RETAIL AND DIGITAL MARKETING

MODEL QUESTION PAPER

Time: 3 hours

Marks: 75 marks

Note: This question paper contains two parts A and B.

Part A is compulsory which carries 25 marks. Answer any five of the following questions in Part A.

Part B consists of 5 Units. Answer any one full question from each unit. Each question carries 10 marks

PART – A

Answer any *Five* of the following question.

(5X5=25M)

1.	
2.	
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6.	
7.	
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10.	

PART – B

Answer All The Questions. Each question carries 10 marks (5X10= 50M)

11.	(A) OR (B)
12.	(A) OR (B)
13.	(A) OR (B)
14.	(A) OR (B)
15.	(A) OR (B)

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(Syllabus with Learning Outcomes, References, Co-curricular Activities &
Model Q.P. Pattern) Max Marks: 100

COURSE 6C: INSURANCE SERVICES

(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to

1. Explain the concept and principles of insurance service and functioning of insurance service agencies;
2. Identify and analyse the opportunities related insurance services in local rural area;
3. Apply the concepts and principles of insurance to build a career in Insurance services;
4. Demonstrate practical skills to enable them to start insurance service agency or earn wage employment in it.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Insurance Concept and Principles

Risk Management: Risk and Uncertainty, Risk Classification – Concept, Importance and Types of Insurance– Principles of Insurance – Insurance Regulations in India - Role of IRDA and Insurance Ombudsman –Scope for Insurance Business in India.

Unit 2: Life Insurance and Products

Life Insurance: Nature and Features - Major Life Insurance Companies in India - Important Life Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities, Group Policies – Medical Examiner.

Unit 3: General and Health Insurances and Products

General Insurance: Nature, Features and Types - Major General Insurance Companies in India - Important General Insurance Products/Policies and their Features - Surveyor – Health Insurance: Nature and Features - Health Insurance Companies in India - Major Health Insurance Products/policies and their Features: Individual, Family, Group.

Unit 4: Practicing as an Insurant Agent

Insurance Contract and Terms of Insurance Policy - Registration of Insurance Agency with the Company — Procedure to issue a Policy: Application and Acceptance – Policy Lapse and Revival – Premium Payment, Assignment, Nomination and Surrender of Policy – Policy Claim - Important Websites and Apps of Insurance in India.

Unit 5: Understanding the Customer and Case Studies

Insurance Customer and Categories – Understanding Customer Mindset and Satisfaction - Addressing the Grievances of the Customer – Ethical Behavior in Insurance – Moral Hazard–Discussion of two different Case Studies related to Life or General or Health Insurance Services.

III. References:

1. Insurance Institute of India: **Principles of Insurance (IC-01)**, Mumbai, 2011.
2. Insurance Institute of India: **Practice of Life Insurance (IC-02)**, Mumbai, 2011.
3. Insurance Institute of India: **Practice of General Insurance (IC-11)**, Mumbai, 2011
4. IGNOU: **Life Insurance**
<https://egyankosh.ac.in/bitstream/123456789/6472/1/Unit-20.pdf>
5. IGNOU: **Non-Life Insurance**
<https://egyankosh.ac.in/bitstream/123456789/6470/1/Unit-21.pdf>
6. P. Periyaswamy: **Principles and Practice of Insurance**, Himalaya Publishers, New Delhi (2nd Edition), 2019.
7. G. Dionne and S.E. Harrington (Eds.): **Foundations of Insurance Economics**, Kluwer Academic Publishers, Boston, 1997.
8. K. Jr. Black, and H.D. Skipper Jr.: **Life and Health Insurance**, Prentice Hall, Upper Saddle River, New Jersey, 2000.
9. <https://www.irdai.gov.in>
10. <https://www.insuranceinstituteofindia.com>
11. <https://licindia.in/>
12. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like explaining the details of an insurance policy to a customer – life, health and general policy, filling up application for a policy, calculation of premium and claim, make use of important websites and apps etc.

pertaining to insurance and make a field visit to any insurance organization in local area. The expertise of practicing insurance agent or trainer can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of insurance agency of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing insurance agents. Trainers, concerned officials.
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

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B.A. DEGREE COURSE IN ECONOMICS

V SEMESTER - W.E.F. 2022-23

COURSE 6C: INSURANCE SERVICES

MODEL QUESTION PAPER

Time: 3 hours

Marks: 75 marks

Note: This question paper contains two parts A and B.

Part A is compulsory which carries 25 marks. Answer any five of the following questions in Part A.

Part B consists of 5 Units. Answer any one full question from each unit. Each question carries 10 marks

PART – A

Answer any *Five* of the following question.

(5X5=25M)

1.	
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Skill Enhancement Courses (SECs) for Semester V Semester
(Syllabus with Learning Outcomes, References, Co-curricular Activities &
Model Q.P. Pattern)

COURSE 7C: BANKING AND FINANCIAL SERVICES

(Skill Enhancement Course (Elective), 4
Credits)

Max Marks: 100

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the concept and essentials banking and financial services.
2. Identify and analyse the employment opportunities related to banks and other financial institutions.
3. Apply the concepts to banking and financial opportunities and formulate ideas related to them.
4. Demonstrate practical skills to enable them to get employment in Banks and other financial institutions as business correspondents or Common Service Centers or marketing agents.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Principles of Banking and Indian Banking System

Meaning of Banking – Principles of Banking – Functions of Banking – Structure of Indian Banking System – Regulations of Banking in India – Role of RBI in Banking – Anti-money Laundering - Basics of Financial literacy - Problems and Challenges of Banking in India.

Unit 2: Deposits, Loans and Digital Banking

Bank Deposit Account Types – Account Opening and Closing – Banking Customer types – KYC Norms – Negotiable Instruments: Cheque, Bill of Exchange, Promissory Note, Endorsement - Principles of Lending – Different categories of Loans – Mortgaging - Priority Sector Lending – E-Banking facilities: Debit Card, Credit Card, Net Banking, Mobile Banking, Tele-banking, Micro ATMs, Digital Currency – Core Banking Solutions.

Unit 3: Banking Correspondents and Common Service Centers

Banking Correspondent Model - Activities of Banking Correspondent: Deposit Mobilization. Identification of Borrowers, Collection and Recovery Loan, Other Banking Services – Common Services Centre (CSC) - Provision of Services by CSC – Requirement for Registering CSC and Telecentre - Case Study of Banking Correspondents with any Bank or CSC in Local Area.

Unit 4: Financial Services of NBFIs

Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India – Important Financial Services offered by NBFIs and their Features – Concept of EMI - Micro Finance: Concept and Operation - Chit Funds: Concept and Operations– Payment Banks - Regulations of NBFIs in India – Problems and Challenges of NBFIs in India.

Unit 5: Work with Finance Service Company (FSC)

Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs - Marketing of FSC's Loans – Procedures and Requirements in FSC's Loan Sanction - Collection and Recovery of FSC Loans - Case Study of a FSC's services in Local Area.

III. References:

1. Indian Institute of Banking and Finance: ***Principles and Practices of Banking***, Macmillan India Limited, 2021. <https://drive.google.com/file/d/1VU7aN4s5ikPQ17nX6mTBW-sVLQCNhfvK/view>
2. Indian Institute of Banking and Finance: ***Retail Banking***, Macmillan India Limited, 2015.
3. D.R.Patade Babasaheb Sangale and T.N.Salve : ***Banking and Finance: Fundamental of Banking***, Success Publications, Pune, January 2013. <https://app1.unipune.ac.in/external/course-material/Fundamental-of-Banking-English.pdf>
4. N. Mukund Sharma: ***Banking and Financial Services***, Himalaya Publishers, 2015.
5. Akhan Ali Jafor: ***Non-Banking Financial Companies in India: Functioning and Practice***, New Century Publications, New Delhi, 2010.
6. RBI: “Non-Banking Financial Institutions” in ***Report on Trend and Progress of Banking in India 2019-20***.
7. RBI: Discussion Paper on ***Engaging Business Correspondents***. https://www.rbi.org.in/scripts/bs_viewcontent.asp

- [x?Id=2234](#)
8. Govt. of India: Ministry of Electronic and Information Technology: **Digital Seva- Operational Manual for Common Service Centres.**
<https://csc.gov.in/assets/cscmanual/digitalsevaoperationalmanual.pdf>
 9. <http://www.cscentrepneur.in/> for Telecentre Entrepreneurship Course
 10. <https://www.rbi.org.in/>
 11. <http://www.iibf.org.in/>
 12. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like opening and closing bank account, explaining negotiable instruments, loan application process at banks, operation of digital banking, operating common service center, loan application and sanction in FSC, make use of important websites and apps etc. pertaining to banks and FSCs and make a field visit to any bank and FSC in local area. The expertise of practicing insurance agent or trainer can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of bank and FSC of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing bankers, trainers and concerned officials.
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

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B.A. DEGREE COURSE IN ECONOMICS

V SEMESTER - W.E.F. 2022-23

COURSE 7C: BANKING AND FINANCIAL SERVICES

MODEL QUESTION PAPER

Time: 3 hours

Marks: 75 marks

Note: This question paper contains two parts A and B.

Part A is compulsory which carries 25 marks. Answer any five of the following questions in Part A.

Part B consists of 5 Units. Answer any one full question from each unit. Each question carries 10 marks

PART – A

Answer any *Five* of the following question.

(5X5=25M)

1.	
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