

SRI VENKATESWARA UNIVERSITY
B.Com. DEGREE COURSE IN BANKING, INSURANCE & FINANCIAL SERVICES
FIRST YEAR - FIRST SEMESTER
(Syllabus under CBCS w.e.f. 2020-21)

Course Core Paper – I: FUNDAMENTALS OF ACCOUNTING - I

Subject Code: 20-COM-MOC-101

Credits :04

Teaching Hrs/Week : 6

SYLLABUS

Objectives:

- To provide basic understanding about basic accounting among students.
- To prepare students to get opportunities being newly created in the business profession and inculcate entrepreneurial skills

Unit-I – Introduction to Accounting

Accounting – Definition – Objectives, Advantages – Book keeping and Accounting– Accounting concepts - Classification of Accounts and its rules - Double entry book keeping – Journalizing – Posting to ledgers, Balancing of ledger accounts(**Theory and Problems**)

Unit-II–Subsidiary Books

Types of Subsidiary Books – Journal proper - Cash Book, Three column Cash Book- Petty cash Book (**Theory and Problems**)

Unit - III -Bank Reconciliation Statement

Need for bank reconciliation - Reasons for difference between Cash Book and Pass Book Balances- Preparation of Bank Reconciliation Statement- Problems on both favorable and unfavorable balances(**Theory and Problems**).

Unit-IV- Trial Balance

Preparation of Trial Balance – Methods of preparing Trial Balance – Types of Errors – Rectification of errors – Suspension account(**Theory and Problems**)




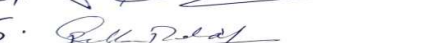


Unit-V-Final Accounts

Preparation of Final accounts of sole trade concern with necessary adjustments (**Theory and Problems**)

Reference Books

1. Tulasian, Accountancy -I, McGraw Hill Co.
2. T.S.Reddy& A. Murthy, Financial Accounting , Margham Publications
3. R L Gupta & V. K Gupta, Principles and Practice of Accounting, Sultan Chand & Sons and S.P. Jain & K.L Narang, Accountancy-I, Kalyani Publishers

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Course Core Paper – II: PRINCIPLES OF BANKING - I

Subject Code: 20-COM-MOC-102

Credits : 04

Teaching Hrs/Week : 6

SYLLABUS

Objectives:

- To provide basic understanding about principles of Banking among students.
- To train the students in communication skills effectively and develop skills them competent & provide themselves self employment.

Unit I-Introduction of banking

-Indian Financial System – An Overview - – Banking system in India- Meaning , definition and functions of commercial banks- importance of credit creation – classification of banks- -- Recent Developments in Indian Financial System.

Unit II-Overview of Banking-Functions of Bank

Permitted Business and Prohibited Business - Banking Regulations -Retail Banking – Functions of Banking -Wholesale Banking -International Banking and Products - Alliance/Mergers/Consolidation - Factoring, Forfeiting services and Off-Balance Items.

Unit III-Functions of Banks-Variou Types of Accounts and Procedures

AML & KYC - Banker Customer General Relationship - Banker Customer Special Relationship - Ancillary Services – Cash Management Services and Importance.

Unit 4-Negotiable Instruments-Negotiable Instruments

Payment and Collection of Cheques and Other Negotiable instruments - Duties and Responsibilities of Paying Banker - Duties and Responsibilities of Collecting Banker - Credit Information Companies, Fair Practices Code for Debt Collection and Banking Codes and Standards Board of India



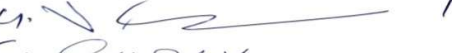



Unit 5-Support Services-Marketing of Banking Products and Services

Promotion and Social Media Marketing -Consumer Behaviour and Pricing - Distribution and Channel Management - Role of DSA/DMA and Marketing Information System.

Reference Book:

- 1) IIBF Principles & Practices of Banking (3rd Edition - 2015) Macmillan Publishers
- 2) India Pvt Ltd, SB: Shri. Kamlesh Patel, Shri. R. Kalyan sundar and Dr.K. Srinivasa Rao
- 3) Principles of Banking – Reprint -2008, Indian Institutes of Banking and Finance Macmillan Publishers India Pvt. Ltd.
- 4) Money Banking & Public Finance Ane’s Student Edition (8th Edition),T.N. Hajela- Ane Books Private Limited

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Course Core Paper – III: PRINCIPLES OF INSURANCE – I

Subject Code: 20-COM-MOC-103

Credits : 04

Teaching Hrs/Week : 6

SYLLABUS

Objectives:

- To provide basic knowledge about principles of insurance among students.
- To inculcate entrepreneurial skills

Unit-I- Concept of Insurance and its Evolution-nature

Meaning , Definition of insurance- classes of insurance – importance -principle of insurable interest –principle of indemnity –principle of subrogation – principle of contribution – disclosure of all relevant information – principle of utmost good faith – the relevance of proximate cause – the insurance contract.

Unit-II Plans of Life insurance:

Different types of life insurance plans – Term Plan –Endowment Plan – Money Back Insurance Plan – Whole-Life Insurance Plan – Unit Linked Insurance Plans(ULIPs) – Joint Life Insurance Plans – Child Insurance Plans – Rider benefits – Industrial life insurance – MWP Policies–

Unit III- General Insurance:

Products-Fire insurance – Exclusions – Conditions – Coverage- polices -Marine insurance Coverage –Marine insurance Act 1938 - Types of marine insurance policy -Marine hull policy -Motor Liability, Personal Accident insurance – health insurance (Engineering & other Insurances) Classes of Engineering insurance - Burglary insurance –Baggage insurance – Fidelity Guarantee insurance – Jeweller’s Block insurance – Crime insurance – Aviation insurance – Satellite insurance –Oil & energy risks insurance – Micro insurance.

Unit IV- Applications and Acceptance

Life insurance policy application and process –Policy-Documents: Importance of a policy document –Policy schedule and its various components –Conditions and privileges in a policy document – Duplicate policies-Premium payment, policy lapse and revival: Premium calculations – Surrender value and non-forfeiture options – Revival of lapsed policies and its types – Revival of postal life insurance policies.




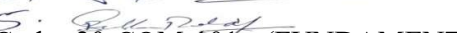

Unit-V- Assignment, Nomination and Surrender of policy:

Assignment of life insurance policies –Types and Process of Assignment – Nomination – Process of Nomination – Features–Assignment Vs Nomination – Surrender of policies – Foreclosure of insurance policies.

Reference Book

- 1) Principles of Insurance IC01 (First Edition-2011)
- 2) Practice of Life Insurance IC02 (Revised Edition-2011)
- 3) Publisher: Sharad Shrivastva – Insurance Institute of India
- 4) Insurance Principles and Practice (Revised Edition) by M.N. Mishra

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Subject Code: 20-COM-101 - (FUNDAMENTALS OF ACCOUNTING)







BLUE PRINT FOR THE MODEL PAPER

S. No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1	Section - A (Short Questions)	10	5	50	5	5	25
2	Section - B (Essay Questions)	10	10	100	5	10	50
Total Marks				150	Total Marks		75

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Essay Question 10 Marks	Short Questions 5 Marks	Marks allotted to the Chapter
UNIT - I	2	2	30
UNIT - II	2	2	30
UNIT - III	2	2	30
UNIT - IV	2	2	30
UNIT - V	2	2	30
Total No. of Questions	10	10	150

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S. No.	Type of Question	To be given in the Question Paper			To be answered		
		No. of Questions	Marks allotted to each question	Total Marks	No. of Questions	Marks allotted to each question	Total Marks
1	Section - A (Short Questions)	10	5	50	5	5	25
2	Section - B (Essay Questions)	10	10	100	5	10	50
Total Marks				150	Total Marks		75

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Essay Question 10 Marks	Short Questions 5 Marks	Marks allotted to the Chapter
UNIT - I	2	2	30
UNIT - II	2	2	30
UNIT - III	2	2	30
UNIT - IV	2	2	30
UNIT - V	2	2	30
Total No. of Questions	10	10	150

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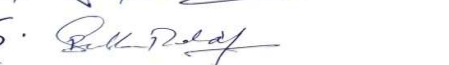


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1	Section - A (Short Questions)	10	5	50	5	5	25
2	Section - B (Essay Questions)	10	10	100	5	10	50
Total Marks				150	Total Marks		75

BLUE PRINT FOR THE QUESTION PAPER SETTING

Chapter Name	Essay Question 10 Marks	Short Questions 5 Marks	Marks allotted to the Chapter
UNIT - I	2	2	30
UNIT - II	2	2	30
UNIT - III	2	2	30
UNIT - IV	2	2	30
UNIT - V	2	2	30
Total No. of Questions	10	10	150

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Course Core Paper – I: FUNDAMENTALS OF ACCOUNTING - I

MODEL QUESTION PAPER

Subject Code: 20-COM-MOC-101

Time : 3hrs

Max Marks : 75

SECTION – A

Answer any Five of the following Questions

5X5 =25 Marks

- 1) limitations of accounting
- 2) Journal.
- 3) Trial balance
- 4) Bank overdraft.
- 5) Contra entry
- 6) Subsidiary books
- 7) Suspense Account
- 8) Debit note
- 9) Pre paid expenses
- 10) Current Assets

SECTION – B

Answer any ONE Questions from each unit

5X10 =50 Marks

Unit –I

11. Classify the following into personal, Real and nominal accounts

- a). Capital b). Rent recovered c). Accrued interest d). Discount e). Bad debts
f). Carriage g). Goodwill h). Premises i). Investments j). Cash

Or

12..Journalise the following transactions:

2018 Jan.	
1	A merchant started business with a capital of Rs.50, 000
2	Purchased goods for cash Rs.2, 000
3	Opened Bank Account with Rs.10, 000
5	Sold goods to Mr. Chandra on credit for Rs.1, 500
8	Cash sales to Mr. Vinod Rs.2, 650
12	Purchased Machinery Rs.5, 000
16	Furniture bought from Suresh & Co. Rs.2, 600
20	Cash received from Mr.Chandra Rs.1, 400 and discount allowed Rs.100.
23	Cash paid to Suresh & Co. Rs.1, 000
25	Paid rent Rs.1, 800
27	Received commission Rs.500
28	Withdrew cash for his personal use Rs.800
29	Paid Salaries Rs.4, 500
30	Interest received Rs.250
31	Paid for stationery Rs.300.

UNIT – II

13..Enter the following transactions in Sales Books of Nagarguna

2018 February

		Rs.
2.	Credit sales to Sravan	8,000
7.	Goods sold to Hari on credit	9,000
12.	Sold goods to Rajesh	6,000
16.	Goods returned by Rajesh	800
20.	Credit sales to Kishore	7,000
24.	Credit Sales to Siva	12,000
27.	Sold goods to Sankar	13,000

(OR)

14.. Enter the following transactions in the cash book with three columns and balance the same as on 30th April 2018.

2018 April 1 Cash in hand 100 and Bank overdraft Rs.4,000

- 1 Cash sales Rs.6,000
- 2 Paid into Bank Rs.6,000
- 3 Received a cheque from Ranga Rs.2,970 in full settlement of his account Rs.3,000
- 5 Paid into Bank the above cheque
- 7 Drew for office use Rs.500
- 8 Paid wages Rs.150
- 10 Paid to Balu by cheque Rs.980 in full settlement of his account Rs.1,000
- 12 Cash purchases of stationery Rs.50
- 15 Drew from for personal use Rs.500
- 22 Received for sale of old newspaper Rs.100
- 26 Received from Ranjan Rs.1,475 and allowed him discount Rs.25
- 30 Paid salaries by cheque Rs.1,000 paid into Bank all cash in excess except Rs.200.

UNIT – III

15..From the following particulars prepare Trial Balance:

	Rs.		Rs.
Capital	60,000	Repairs	500
Drawings	6,000	Bad debts	1,000
Purchases	25,000	Discount allowed	1,000
Debtors	4,000	Commission received	4,000
Creditors	3,000	Insurance	1,000

Bills payable	2,000	General expenses	2,000
Sales	50,000	Depreciation	3,000
Carriage inwards	1,000	Furniture	10,000
Carriage outwards	2,000	Land and buildings	32,000
Wages	5,000	Bills receivable	3,000
Salaries	10,000	Fixed deposit with SBI	6,000
Advertisement	1,000	Opening stock	4,000
Power	1,000		
Postage	500		

(OR)

16.. Rectify the following errors, prepare Suspense account and find out opening balance of Suspense account::

- a. A cheque for Rs. 220 received from a tenant for rent has been entered in cash book, but not posted to rent account.
- b. The total purchase returns books is under cast by Rs. 500.
- c. The Bills receivable books is overcast by Rs. 1,500.
- d. Rs. 95 received for commission is not posted to commission account.
- e. Cash Rs. 350 paid to Krishna has been posted to Hari account.
- f. The account of Rama Rao, a debtor for Rs. 160 had been written off as bad, had been posted to only Rama Rao account.

UNIT – IV

17. On 31-12-2017 the pass books of Raghu showed a debit balance of Rs.41,000. Prepare a bank reconciliation statement with the following information:

- a) Cheques amounting to Rs.15,600 were drawn on 27-1-2017 out of which cheques for Rs.11,000 were cashed up to 31-1-2017.
- b) A wrong debit of Rs.800 has been given by the Bank in pass book.
- c) A cheque for Rs.200 was credited only in the pass book.
- d) Cheques accounting to Rs.21,000 were deposited for collection. But cheques for Rs.7,400 has been credited in the pass book on 5-2-2017.
- e) A cheque for Rs.1,000 returned dishonoured and were debited in pass book only.
- f) Interest and bank charges Rs.100 were not recorded in cash book.
- g) A cheque of Rs.500 debited in the cash book omitted to be banked.
- h) A wrong credit has been given by the banker for Rs.500 in the pass book.

(OR)

18. From the following particulars, prepare a Bank reconciliation statement of Mr. Siva sankar.

- a) Overdraft as per pass book on March 31, 2017 was Rs.12,900.
- b) Cheque issued before that date but presented for payment after that date amounted to Rs.1,200
- c) Cheques paid into the bank but not cleared and credited before 31-3-2017 amounted to Rs.3,200.
- d) Interest on overdraft amounting to Rs.175 debited only in the pass book.
- e) Interest on investments Rs.700 was collected by the bank and credited in the pass book but not entered in the cash book.
- f) Rs.950 in respect of a dishonored cheque entered in the pass book but not in the cash book.

UNIT – V

19. From the following Trial Balance of Vishnu & CO, prepare Trading and Profit & Loss a/c for the year ending 31st December, 2018 and Balance Sheet As on that date:

Trial Balance as on 31st December, 2018

Debit Balance	Rs.	Credit Balance	Rs.
Adjusted purchases	3,49,600	Sales	3,70,000
Wages	10,450	Capital	34,250
National insurance	150	Discount received	300
Carriage inwards	200	Commission received	10,000
Carriage outwards	250	Dividends received	150
Lighting	300		
Rates and insurance	250		
Stock at 31-12-18	30,625		
Cash in Hand and at Bank	875		
Plant and machinery	15,000		
Discount allowed	3,000		
Furniture	4,000		
	4,14,700		4,14,700

Adjustments:

- i) Depreciate plant and machinery @ 15% and furniture 10%.
- ii) Goods worth Rs.2, 000 given to his son at cost by Shri Goyal.
- iii) Manager Commission 20% of profit after charging commission.

(OR)

20. From the following Trial Balance, Prepare the Trading Profit and Loss Account and the Balance Sheet on 31-12-2018.





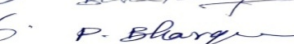

Debit Balance	Rs.	Credit Balance	Rs.
Drawings	6,000	Capital	60,000
Trading expenses	2,500	Sundry creditors	43,000
Rent	2,000	Bills payable	4,000
Travelling expenses	4,700	Commission	4,000
Returns	1,000	Returns	1,100
Salaries	9,500	Sales	1,58,000
Purchases	80,000	Overdraft	6,000
Duty and clearing charges	3,500		
Sundry debtors	51,000		
Bills receivable	5,000		
Loan to Ramu	42,000		
Plant and Machinery	8,500		
Opening stock	47,000		
Cash in hand	900		
Cash at Bank	12,500		
	2,76,100		2,76,100

Adjustments :

- (i) Closing Stock Rs.60,000
 - (ii) Allow interest on capital at 10%
 - (iii) Provide depreciation on machinery at 10% p.a.
 - (iv) Commission received in advance Rs.500
 - (v) Outstanding salaries Rs.1,600
 - (vi) Write off bad debts Rs.1,000 and provide 5% as reserve for bad debts on debtors.
 - (vii) Interest to be received Rs.200.
- (a) While carrying forward the total of one page of purchase book to the next, the amount of Rs.1,235 was written as Rs.1,325.

Show the suspense accounts and journal entries.

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Course Core Paper – II: PRINCIPLES OF BANKING - I

MODEL QUESTION PAPER

Subject Code: 20-COM-MOC-102

Time : 3hrs

Max Marks : 75

MODEL QUESTION PAPER

SECTION – A

Answer any Five of the following Questions

5X5=25 Marks

- (1) Definition of Banking
- (2) Indian financial system
- (3) Retail Banking
- (4) Permitted business
- (5) ALM
- (6) KYC
- (7) Cheque
- (8) Debit card
- (9) DSA
- (10) DMA

SECTION – B

Answer any ONE Questions from each unit

5X10 =50 Marks

Unit –I

11. Briefly Explain about banking system in India.

(OR)

12. Recent developments in Indian financial system. Explain.

Unit- II

13. Explain the functions of banking in India .

(OR)

14. Explain wholesale banking and international banking.

Unit –III

15. Explain general relationship of banker and customer.

(OR)

16. Explain the importance of cash management service in banking system.

Unit- IV

17. Explain the Duties and Responsibilities of Paying Banker

(OR)

18 Explain the Duties and Responsibilities of Collecting Banker




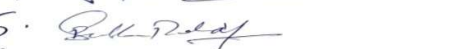

Unit –V

19 Explain the role of DSA and Marketing Information System

(OR)

20 Explain the Consumer Behaviour and Pricing in Indian bank.

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Course Core Paper – III: PRINCIPLES OF INSURANCE – I

MODEL QUESTION PAPER

Subject Code: 20-COM-MOC103

Time : 3hrs

Max Marks : 75

MODEL QUESTION PAPER

SECTION – A

Answer any Five of the following Questions

5X5 =25 Marks

- (1) Importance of insurance
- (2) Principles of indemnity
- (3) ULIPs
- (4) Endowment plan
- (5) Fire insurance
- (6) Micro insurance
- (7) Importance of policy document
- (8) Surrender value
- (9) process of assignment
- (10) Nomination

SECTION – B

Answer any ONE Questions from each unit

5X10 =50 Marks

Unit –I

11. Explain different clauses of insurance

(OR)

12. Explain the various principles of insurance.

Unit- II

13. Explain different types of Life insurance plans

(OR)

14. Explain briefly about child insurance plans.

Unit –III

15. Explain about types of marine insurance plans

(OR)

16. Explain about personal health insurance

Unit- IV

17. Explain the different document need to Life insurance policy.

(OR)

18 Explain about Revival of postal life insurance policies.





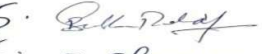

Unit –V

19 Explain the assignment of life insurance policies

(OR)

20. Explain about Foreclosure of insurance policies

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