

SEMESTER - II
FINANCIAL ACCOUNTING - II

1. Course Description

Programme: B.Com (A&F, IB, H, CAP, IPP)
Course Code: U26/COM/DSC/201
Course Type: MJR
No. of Credits: 5

Max. Hours:75
Max Marks: 100
Hours Per Week: 5

2. Course Objectives:

- To create awareness on the importance of dealing with bills of exchange, understanding the nature of consignment, joint venture and Branch accounting system.
- To orient the students on converting the incomplete accounting records into complete records and the accounting procedure for the preparation of financial statements of Non-Profit Organisations

3. Course Outcomes:

After completion of the course, the student will be able:

CO 1: To learn the drafting of bills of exchange and passing entries in the books of drawer and drawee.

CO 2: To prepare Accounting records of Consignment and Joint Venture.

CO 3: To understand the accounting treatment of branches in the books of head office.

CO 4: To compute profits from incomplete records and also convert the data into complete records.

CO 5: To prepare financial statements of Non-Profit Organisations.

Head
Department of Commerce
St. Francis College for Women
Begumpet, Hyderabad - 16

Santhas

4. Course Content

MODULE I - BILLS OF EXCHANGE:

(15 Hrs)

A. Bills of Exchange – Definition - Distinction between Promissory Note and Bills of Exchange - Accounting treatment of Trade Bills: Books of Drawer and Drawee - Honour and Dishonour of Bills- Renewal of Bills - Retiring of Bills under Rebate - Accommodation Bills (Theory and Numericals)

MODULE II - CONSIGNMENT AND JOINT VENTURE ACCOUNTS

(15 Hrs)

A. **Consignment** - Meaning – Features -- Accounting treatment in the books of the Consignor and Consignee -Treatment of Normal and Abnormal Loss - Invoice of Goods at a Price higher than the Cost Price (Theory and Numericals)

B. **Joint Venture** - Meaning – Features - Difference between Joint Venture and Consignment -Accounting Procedure - Methods of Keeping Records for Joint Venture Accounts and Separate set of Books -Memorandum Joint Venture Account (Theory and Numericals)

MODULE III - BRANCH ACCOUNTS

(15 Hrs)

Different types of branches-Accounting treatment in case of dependent branches - branches selling for cash- for cash and credit- branches receiving goods from head office at a higher price than cost- stock and debtors system of branch accounting(Numericals)- Foreign Branches (Theory only) (excluding Numericals in final accounts system- independent branches- foreign branches and wholesale branches)

MODULE IV- ACCOUNTS FROM INCOMPLETE RECORDS

(15 Hrs)

Single entry - meaning – features- Limitations- Difference between single entry and double entry – Ascertainment of profit: Statement of Affairs method (Net worth Method) and conversion method- Differences between Statement of Affairs and Balance Sheet-Ascertainment of missing values - preparation of Debtors Account, Creditors Account, Bills Receivable and Bills Payable Account etc., (Theory and numericals) (Simple numericals in conversion method)

MODULE V- ACCOUNTS OF NON-PROFIT ORGANIZATIONS

(15 Hrs)

Meaning - Special features - Explanation of terms - Receipt & payment account - Income & expenditure account -Differences between receipt and payment account & income and expenditure account - Preparation of Receipt & Payment Account, Income & Expenditure Account and Balance Sheet (Theory and numericals)

Lab work:

Computerised accounting using Tally. ERP 9.0

5. References:

1. S.P.Jain & K.L.Narang - Advanced Accounting – Kalyani Publishers
2. M.C.Shukla- T.S.Grewal & S.C.Gupta - Advanced Accounts – Vol I & II - S.Chand
3. R.L.Gupta & M.Radhaswamy - Advanced Accountancy – Vol I & II - Sultan Chand & Sons
4. P.C.Tulsian – Financial Accounting – Pearson Education India
5. S.N.Maheswari - Advanced Accountancy Vol I & II – Vikas Publishing House Pvt. Ltd.
6. M. Hanif and A. Mukherjee – Financial Accounting – Mc. Graw Hill (India) private limited.

Note: Latest editions are to be used.

6. Syllabus Focus

a) Relevance to Local , Regional , National and Global Development Needs

| Local /Regional/National/ Global Development Needs | Relevance |
|---|---|
| Global Development Needs | <p>Accounting is essential to society and the economy.</p> <p>Financial accounting reports the results and position of business to government, creditors, investors and external parties.</p> <p>It provides the tools and knowledge needed to manage financial resources effectively, promote transparency and accountability and support economic growth and stability.</p> |

b) Components on Skill Development/Entrepreneurship Development/Employability

| SD/ED/EMP | Syllabus Content | Description of Activity |
|-----------|--|--|
| SD | <p>a. Drafting a Partnership Deed</p> <p>b. Conversion of single entry into double entry</p> | <p>a. Content identification and analysis of consequences</p> <p>b. Complete records with incomplete information</p> |

| | | |
|-----|--|--|
| ED | Partnership Accounts & Non-Profit Organisations | Preparation of accounts of partnership business and non-profit organisations with the given information. |
| EMP | Concepts to book-keeping and computerized accounting | Lab work on computerized accounting. |

7. Pedagogy

| S. No | Student-Centric Methods Adopted | Type / Description of Activity |
|-------|---------------------------------|--------------------------------|
| 1. | Problem-solving | Practical Learning |
| 2. | Quiz | Experiential Learning |
| 3. | Group Discussion | Participative Learning |
| 4. | Lab works | Practical Learning |

8. Course Assessment Plan

a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination

| COs | Continuous Internal Assessments - CIA (40%) | End Semester Examination - (60%) |
|-----|--|-------------------------------------|
| CO1 | CIA-1 (Written examination) | Written examination |
| CO2 | CIA-1 (Written examination) | |
| CO3 | CIA-2 Testing of concepts | |
| CO4 | CIA-2 Testing problem-solving ability | |
| CO5 | | |

b) End Semester Question Paper Pattern

FINANCIAL ACCOUNTING – II

Course Code: U26/COM/DSC/201

Credits: 5

Max Marks: 60

Time: 2 Hrs

SECTION A

I) Answer the following:

1. X draws on Y a bill of exchange for Rs 15,000 on 1st April, 2024 for 3 months. Y accepts the bill and sends it to X who gets it discounted for Rs 14,400. X immediately remits Rs 4,800 to Y. On the due date, X, being unable to remit the amount due, accepts a bill for Rs 21,000 for three months which is discounted by Y for Rs 20,055. Y sends Rs 3,370 to X. Before the maturity of the bill X becomes bankrupt, his estate paying fifty paise in the rupee. Give the journal entries in the books of X and Y. **10 Marks**

OR

2. The following bills were accepted on 1st January, 2025 for 4 months:

(i) By B, Rs 10,000 and by C, Rs 15,000 in favour of A.

(ii) By A, Rs 20,000 and by C, Rs 5,000 in favour of B.

(iii) By A, Rs 10,000 and by B, Rs 20,000 in favour of C.

All bills were discounted on 4th January at 18% p.a., and the proceeds were shared by the three parties equally. On the due date C became insolvent and, later, a dividend of 30% was received from his estate. Pass journal entries and prepare B's ledger and C's Ledger in the books of A.

10 Marks

3. 1,000 toys consigned by Roy & Co. of Calcutta to T. Nure of Rangoon at an invoice cost of Rs 150 each. Roy & Co. paid freight Rs 10,000 and insurance Rs 1,500. During the voyage 100 toys were totally damaged by fire and had to be thrown overboard. T. Nure took delivery of the remaining toys and paid Rs 14,400 as customs duty. T. Nure sent a bank draft to Roy & Co. for Rs 50,000 as advance payment and later sent an account sales showing that 800 toys had been sold at Rs 220 each. Expenses incurred by T. Nure on godown rent and advertisement, etc., amounted to Rs 2,000. T. Nure was entitled to commission of 5 per cent. One of the credit customers could not pay for 5 toys. Prepare the Consignment Account, T. Nure's account.

10 Marks

OR

4. a. Differentiate between Consignment and joint venture account system **5 Marks**

b. Adarji and Bomanji were partners in a joint venture sharing profits and losses in the proportion of four-fifths and one-fifth respectively. Adarji supplies goods to the value of Rs 50,000 and incurs expenses amounting to Rs 5,400. Bomanji supplies goods to the value of Rs 14,000 and his expenses amount to Rs 800. Bomanji sells goods on behalf of the joint venture and realises Rs 92,000. Bomanji is entitled to a commission of 5 per cent on sales. Bomanji settles his account by bank draft. Give the journal entries and the necessary accounts in the books of Adarji. **5 Marks**

5. Record the following transactions concerning the Bangalore Branch for the year ended December 31st 2018 in the head office books. The Head office uses the 'Stock & Debtors' system for recording transactions with and at the branch. **10 Marks**

| | | | |
|--|----------|---|--------|
| Stock at Branch (1-1-2018) | 20,000 | Cash remitted to the branch for expenses | 8,000 |
| Debtors at Branch (1-1-2018) | 9,000 | Cash collected from debtors | 57,000 |
| Goods sent to the branch during the year | 1,10,000 | Discount allowed to them | 1,100 |
| Cash sales at the branch | 30,000 | Stock at branch (31-12-2018) | 38,000 |
| Debtors at the end | 10,900 | Petty cash at branch at the end of the year | 100 |

The branch remits all the cash collected to the head office and has instructions to sell the goods at invoice price i.e., cost plus 25%. The opening and closing stocks and goods sent to the branch are all at invoice price.

OR

6. Shri Chandra of Kanpur has a branch at Delhi. Goods are supplied to the branch at cost. The expenses of the branch are paid from Kanpur and the branch keeps a sales journal and the debtors ledger only. From the following information supplied by the branch, prepare Branch account in the books of Head Office. **10 Marks**

| | | | |
|---------------------------|--------|-----------------------------|-------|
| Opening stock on 1-4-2017 | 24,000 | Sundry Debtors on 31-3-2018 | 9,160 |
|---------------------------|--------|-----------------------------|-------|

| | | | |
|----------------------------|--------|---|--------|
| Closing stock on 31-3-2018 | 18,000 | Goods received from the H.O | 30,000 |
| Credit sales | 41,000 | Expenses paid by the H.O for the branch | 10,400 |
| Cash sales | 17,500 | | |
| Receipt from Debtors | 37,900 | | |

7. What is the Profit or Loss made by Mr A for the year ended 31-12-2023 if the particulars are as follows: **10 Marks**

| Particulars | Balances (Rs.) | |
|----------------------|----------------|---------|
| | Opening | Closing |
| Debtors | 40,000 | 60,000 |
| Creditors | 30,000 | 35,000 |
| Stock | 50,000 | 45,000 |
| Prepaid expenses | 1,000 | 500 |
| Outstanding expenses | 3,000 | 4,000 |
| Bills payable | 6,000 | 8,000 |
| Bills receivable | 4,000 | - |
| Cash | 800 | 200 |
| Bank | 3,000 | 2,000 |
| Furniture | 1,000 | 1,500 |
| Machinery | 10,000 | 12,000 |

Drawings amounted to Rs.10,000. Rs.6,000 fresh capital was introduced during the year. Depreciate Furniture and Machinery by 10%.

(OR)

8. Answer the following:

a. Distinguish between a balance sheet and a statement of affairs.

5 Marks

b. Show the specimen formats of Total Debtors a/c and Bills Receivable a/c, Total Creditors a/c and Bills Payable a/c.

5 Marks

9. Prepare Income & Expenditure A/c for the year ended 31-12-2023 and the Balance Sheet as on that date from the given Receipts & Payments A/c and additional information.

10 Marks

Receipts and Payments A/C of Ding Dong Sports Club for the year ended 31-12-2023

Dr.

Cr.

| Receipts | Amount (Rs.) | Payments | Amount (Rs.) |
|------------------------------|---------------|----------------|---------------|
| To Balance b/d | 3,500 | By Salaries | 14,000 |
| To Subscriptions: | | By General | 3,000 |
| 2022 2,500 | | Expenses | 2,000 |
| 2023 10,000 | | By Stationery | 5,000 |
| 2024 2,000 | | By Books | 4,000 |
| To Rent from letting ground | 14,500 | By Newspapers | 2,000 |
| To Profit from entertainment | 7,000 | By Balance c/d | |
| To Sale of newspapers | 4,000 | | |
| | 1,000 | | |
| | 30,000 | | 30,000 |

Information:

- The club has 50 members each paying an annual subscription of Rs.250, subscriptions outstanding for the year 2022 were Rs.3,000.
- For the year 2023, Salaries outstanding amounted to Rs.1,000. The Salaries paid during the current year include Rs.3,000 for last year.
- On 1-1-2023, the club owned Building valued at Rs.1,00,000; Furniture Rs.10,000 and Books Rs.10,000.
- Buildings and Furniture are to be depreciated @ 10%

OR

10. Answer the following:

- a. Mention any 5 differences between 'Receipts & Payments a/c' and 'Income & Expenditure a/c' **5 Marks**
- b. Prepare the opening Balance Sheet on the basis of the following: It is the practice of the entity to depreciate the opening balance of Buildings @ 10%. **5 Marks**

| Particulars | Amount (Rs) | Particulars | Amount (Rs) |
|------------------------------------|-------------|---|-------------|
| Cash in hand on 1-1-2020 | 500 | Subscriptions received in 2020: | |
| Cash in hand on 31-12-2020 | 1,500 | For current year | 28,000 |
| Furniture as on 1-1-2020 | 10,000 | For last year | 200 |
| Depreciation on Buildings for 2020 | 10,000 | Salaries paid in 2020 (including 500 for last year) | 1,500 |

SECTION B

II) Answer any five of the following

(5 x 2 = 10 Marks)

11. Goods consigned are 500 tons of oil costing Rs.1500 per ton. Nonrecurring expenses being Rs. 5 per ton. 10% of goods consigned were lost due to leakage and 80% of goods consigned were sold. Value the unsold stock.
12. Ganesh draws a bill for ₹40,260 on 15th Jan. 2025 for 50 days. He discounted the bill with Bank of India by @15% p.a. on the same day. Calculate the amount of discount and pass the journal entries in the books of drawer.
13. Differentiate between normal loss and abnormal loss
14. Features of Joint Venture
15. What is the capital at the beginning of the year for the following information:
Capital at the end Rs. 70,000; drawings during the year Rs. 10,000; additional capital introduced during the year Rs. 30,000.
16. What is the closing stock of stationery if:
- | | |
|--------------------------------------|-------|
| | Rs. |
| Opening stock of stationery | 3,000 |
| Stationery purchased during the year | 5,000 |
| Stationery used during the year | 6,000 |

17. What is meant by loading in branch accounting?

c) Question Paper Blueprint

| Modules | Hours Allotted in the Syllabus | COs Addressed | Section A (No. of Questions) | Total Marks | Section B (No. of Questions) (Choice) | Total Marks |
|---------|--------------------------------|---------------|------------------------------|-------------|---------------------------------------|-------------|
| 1 | 15 | CO-1 | 2 | 10 | 1 | 2 |
| 2 | 15 | CO-2 | 2 | 10 | 1 | 2 |
| 3 | 15 | CO-3 | 2 | 10 | 2 | 2 |
| 4 | 15 | CO-4 | 2 | 10 | 1 | 2 |
| 5 | 15 | CO-5 | 2 | 10 | 2 | 2 |

d) Paper setting guidelines as per Blooms Taxonomy




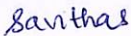

| SECTION A - INTERNAL CHOICE | | | | |
|-----------------------------|----------|--------------------------------|-------------------|----------------------------|
| FIANACIAL ACCOUNTING -II | | | 5 Q X 10 M = 50 M | |
| Question Number | Question | Question | CO | BTL(Blooms Taxonomy Level) |
| 1 | Module 1 | What | CO 1 | I (Remembering) |
| 2 | Module 1 | a) Distinguish... | CO 1 | IV (Analysing) |
| | | b) Show | | II (Understanding) |
| 3 | Module 2 | Prepare.... | CO 2 | VI (Creating) |
| 4 | Module 2 | a) Mention the differences.... | | IV (Analysing) |

| | | | | |
|-----------------------------------|----------|-------------------|------------------|-----------------------|
| | | b) Prepare | CO 2 | VI (Creating) |
| 5 | Module 3 | Prepare.... | CO 3 | VI (Creating) |
| 6 | Module 3 | a) Prepare.... | CO 3 | VI (Creating) |
| | | b) What is.... | | I (Remembering) |
| 7 | Module 4 | Prepare... | CO 4 | VI (Creating) |
| 8 | Module 4 | a) Explain ... | CO 4 | V (Evaluating) |
| | | b) Show | | II (Understanding) |
| 9 | Module 5 | Prepare.... | CO 5 | VI (Creating) |
| 10 | Module 5 | a) Distinguish... | CO 5 | IV (Analysing) |
| | | b) Explain.... | | V (Evaluating) |
| SECTION B - ANSWER ANY 5 OUT OF 7 | | | 5 Q X 2 M = 10 M | |
| 11 | Module 1 | What ... | CO 1 | I (Remembering) |
| 12 | Module 2 | What ... | CO 2 | I (Remembering) |
| 13 | Module 3 | What ... | CO 3 | I (Remembering) |
| 14 | Module 4 | Distinguish ... | CO 4 | IV (Analysing) |
| 15 | Module 5 | Distinguish ... | CO 5 | IV |

| | | | | |
|----|------------|--|---------------|-------------|
| | | | | (Analysing) |
| 16 | Any Module | | Applicable CO | |
| 17 | Any Module | | Applicable CO | |

9. CO - PO Mapping:

| CO | PO | Cognitive Level | Classroom Sessions (hrs) |
|----|----|-----------------|--------------------------|
| 1 | 1 | Apply | 15 |
| 2 | 2 | Create | 15 |
| 3 | 1 | Analysis | 15 |
| 4 | 2 | Apply | 15 |
| 5 | 2 | Create | 15 |

| Prepared by Course Teacher [Name & Signature] | Checked & Verified by HoD / Programme Coordinator [Name & Signature] | Approved by the Principal |
|--|--|---|
|  Dr Vanisree Talluri  Dr Sunitha Singam  Ms K Vijaya Kumari |  Dr Savitha Sukumar |  Prof Uma Joseph |

SEMESTER - II

BUSINESS LAWS

1. Course Description:

Programme: B. Com (A&F, IB, H, CAP, IPP)

Course Type: MJR

Course Code: U26/COM/DSC/202

No. of Credits: 5

Max.Hours:75

Hours Per Week:5

Max.Marks:100

2. Course Objectives

1. To impart knowledge on the Indian contract Act,1872.
2. To make the students familiarise with the Special laws in Business.
3. To enable students to analyse issues relating to product liability and e-commerce transactions.
4. To introduce the concept and features of Limited Liability Partnership as a form of business organisation.

3. Course Outcomes

On completion of the course, the student will be **able:**

CO 1: To Illustrate the various kinds of contracts and demonstrate an understanding of Statutory compliance of the business.

CO 2: To Summarise the various conditions and warranties that are implied in a contract of sale.

CO 3: To Present the Provisions of Consumer Protection Act and consumer disputes.

CO 4: To assess the advantages and limitations of LLP as a modern form of business organisation.

CO 5: To Recall the various Intellectual Property Rights and name the objectives of RTI Act.

4. Course Content**MODULE I : INDIAN CONTRACT ACT – 1872****(15 hrs)**

Contract- Meaning- Definition- Essentials of a valid contract- Types of contracts- Offer and Acceptance- Essentials- Consideration- Definition- Legal rules- Capacity to contract- Incompetent persons- Rules to minor's agreements-Modes of Discharge of Contracts- Performance of contracts-Breach of Contract-Remedies for Breach- Quasi-contracts.

MODULE II SPECIAL CONTRACTS AND SALE OF GOODS ACT, 1930 (15 Hrs)

Contract of Agency- Creation of agency contracts- Rights and duties of Principal and Agent- Delegation of Authority- Termination of agency- Contract of Indemnity and Guarantee- rights of Indemnified- Differences between contract of guarantee and Indemnity-Surety- Rights- Termination of Contract of Guarantee

Contract of Sale- definition-Features- Agreement to sell-Differences between sale and agreement to sell-Goods -kinds of goods- Conditions and Warranties- Differences-Implied conditions and warranties in a contract of sale- Unpaid seller- Rights of an unpaid seller.

MODULE III CONSUMER PROTECTION ACT-2019**(15 Hrs)**

Introduction – objectives of the Act- key definitions – consumer- Goods- Services- Defect- Deficiency- Unfair Trade Practice, Restrictive Trade Practice- rights of consumers under the Act- Central Consumer Protection Authority (CCPA)- constitution -composition-powers- Three -tier Redressal Mechanism-District commission- State commission- National commission-procedure for filing a complaint- Product liability -concept-defences under product liability – unfair contracts- E-commerce transactions under the Act- Online complaint filing – A brief introduction to e- Dakhil portal.

MODULE 1V NEGOTIABLE INSTRUMENTS ACT 1881 AND LIMITED LIABILITY PARTNERSHIP ACT 2008**(15 Hrs)**

Introduction – meaning – characteristics of Negotiable Instruments- types- Promissory note- Bill of exchange- Cheque- parties to negotiable instruments- Negotiation- Holder and Holder -in-due course -rights and privileges of Holder- in- due course-dishonour of instruments- penalties and liabilities under the Act.

Limited Liability Partnership Act 2008 – Need- features of LLP- Differences between LLP, Partnership and a Company-Incorporation process-LLP agreement-Liabilities of partners-Rights and Duties of Partners.

MODULE V: INTELLECTUAL PROPERTY RIGHTS AND RIGHT TO INFORMATION ACT**(15 Hrs)**

Intellectual property rights- Concept- industrial properties- Trademarks-Definition- Procedure for registration of trademarks- Patents- Definition- Kinds of patents-Rights of patentee- Copyrights- definition-Essential conditions of copyrights protection- Rights of copyrights owners- Infringement of copyrights- Trade secrets- Geographical indicators.

Right to Information Act 2005- Introduction-Objectives of the Act.

5. References

1. Elements of business law – N.D.kapoor, S.Chand& Co
2. Business law – P.R. Chadha .,Galgotia publishing company
3. Business law- M. C. Shukla.,S,Chand& Co
4. Corporate Laws—Reena Chadha &Sumanth Chadha-Scholar Tech Press Publications

6.Syllabus Focus**a)Relevance to Local, Regional, National and Global Development Needs**

| Local /Regional/National /Global Development Needs | Relevance |
|---|--|
| National Need | The subject Business law addresses legal issues related to doing businesses in India by giving exposure to Laws like Indian Contract Act, 1872 , Sale of Goods Act 1930 and so on. |

b)Components on Skill Development/Entrepreneurship Development/Employability

| SD/ED/EMP | Syllabus Content | Description of Activity |
|------------------|-------------------------|--------------------------------|
| SD | Module I and II | Case analysis |
| EMPD | Module V | Trade Mark Agent |

7. Pedagogy

| S. No | Student Centric Methods Adopted | Type / Description of Activity |
|--------------|--|---------------------------------------|
| 1. | Group Discussion | Participative Learning |
| 2. | Case Analysis | Problem Solving |

a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination

| CO | Continuous Internal Assessments CIA -40% | End Semester Examination-60% |
|-----|---|------------------------------|
| CO1 | CIA-1 Written Exam | Written Exam |
| CO2 | CIA- 1 Written Exam | |
| CO3 | CIA -2 Testing on Objective questions | |
| CO4 | CIA -2 Case Analysis | |
| CO5 | | |

b) Model Question Paper- End Semester Exam

BUSINESS LAWS

Course Code: U26/COM/DSC/202
Credits: 5

Max.Marks:60
Time: 2Hrs

SECTION – A

Answer any **FIVE**

5Q X 10M=50M

1. Identify the essential elements of a valid contract.
(OR)
2. What are the legal rules of a valid Consideration.
3. Explain the various conditions and warranties that are implied in a contract of sale.
(OR)
4. Explain the various modes of creation of agency contracts.
5. Explain the procedure for filing a consumer complaint under the Act.
(OR)
6. Describe the three -tier Consumer Dispute Redressal Mechanism under the Act.

7. Define Holder and Holder-in-due course. Discuss the rights and privileges of a holder -in-due course.

(OR)

8. Discuss the procedure for incorporation of LLP under the Act.

9. Describe the various kinds of Intellectual Property Rights

(OR)

10. Name the objects of RTI Act, 2005.

SECTION – B

Answer the following (Any 5 out of 7)

5Q X 2M=10 M



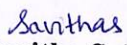
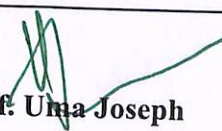
11. What do you mean by illegal agreement?
12. What do you mean by co-agent?
13. Compare Indemnity and Guarantee contracts.
14. What are the rights of a consumer?
15. What is the method of registration of a Patent?
16. What is a cheque?
17. What do you understand by “ Designated Partner”

c) Question Paper Blueprint

| Modules | Hours Allotted in the Syllabus | COs Addressed | Section A (No. of Questions) | Total Marks | Section B (No. of Questions) | Total Marks |
|---------|--------------------------------|---------------|------------------------------|-------------|------------------------------|-------------|
| 1 | 15 | CO-1 | 2 | 10 | 1 | 2 |
| 2 | 15 | CO-2 | 2 | 10 | 2 | 2 |
| 3 | 15 | CO-3 | 2 | 10 | 1 | 2 |
| 4 | 15 | CO-4 | 2 | 10 | 2 | 2 |
| 5 | 15 | CO-5 | 2 | 10 | 1 | 2 |

9.CO PO Mapping:

| CO | PO | Cognitive Level | Class Room Sessions(hrs) |
|----|----|-----------------|--------------------------|
| 1 | 2 | Analyze | 15 |
| 2 | 1 | Understanding | 15 |
| 3 | 2 | Applying | 15 |
| 4 | 1 | Evaluate | 15 |
| 5 | 1 | Understanding | 15 |

| Prepared by Course Teachers | Checked & Verified by HOD | Approved by Principal |
|--|--|---|
|  Ms. A. Padmaja  Ms. Hari Kalyani |  Dr. Savitha Sukumar |  Prof. Uma Joseph |

SEMESTER-II**BANKING & FINANCIAL INSTITUTIONS****1. Course Description**

Programme : B.COM (A&F, H, IPP)
Course Code: U26/COM/DSC/203
Course Type: MJR
No of Credits: 5

Max.Hours:75
Hours per week: 5
Max. Marks: 100

2. Course Objectives

- To orient students about the structure of Banking and the financial institutions operating in the Indian Financial environment.
- To familiarize the students with the operations in the Banks, the course also aims to bring awareness of the regulatory mechanism of financial institutions adopted by the Reserve Bank of India.
- To focus on the Indian Institutional framework and operations.

3. Course Outcomes

After the completion of the course, the student will be able to:

CO1: Describe the operations of Reserve Bank of India and to study the effect of the measures of Reserve Bank of India on the economy

CO2: Appraise the role of Non-banking financial Institutions.

CO3: Discuss the types of relationships between the banker and customer

CO4; Explain the various ways in which an account can be opened and operated in a Bank

CO5: Analyze the predominant payments system of Cheques and legalities of the payment using E-Banking

4.Course Content**MODULE I: RESERVE BANK OF INDIA**

(15 Hrs)

Meaning and definition of a bank-Functions of a bank-RBI- constitution of RBI- organization and management-functions of RBI-Prohibitory Functions of RBI-Credit Creation-Meaning -Process of Credit Creation by Commercial Banks- Numerical application of credit creation- Credit Control- Meaning and Objectives- Credit Control Measures- Quantitative Credit control- Selective and Direct credit control- Latest amendments in Monetary policy- Basel Accord – Basel I, II & III – Scope and Objectives of Basel I, II & III – Significance of Basel Accord in Banking Sector - Non Performing Assets-Causes and effects of NPA on banking sector- Insolvency and Bankruptcy Code with reference to NPA.

MODULE II: NON-BANKING FINANCIAL INSTITUTIONS

(15 Hrs)

Introduction- Definition of a Financial Institution- Role of Financial Institutions in economic development- Micro Finance Institutions – role and significance - Meaning and definition of NBFI – Classification of NBFI- Functions of NBFI- Banks Vs. NBFIs – Developmental Banks-SIDBI, NABARD, EXIM bank, NHB, IFCI- Organization, Objectives and Functions

MODULE III: BANKER & CUSTOMER

(15 Hrs)

Meaning of a banker-Definition of a Customer-General Relationship between Banker and a Customer –Special Relationship between Banker and a Customer - Obligations of a banker-to honor cheques -to maintain Secrecy-Banker's Rights-Right of Lien, Right of set off, Right of Appropriation-Garnishee Order-Rule in Clayton's Case

MODULE IV: CUSTOMER'S ACCOUNTS

(15 Hrs)

Procedure for opening and closing of accounts- KYC Norms- EKYC Norms –operations and significance- importance-procedure to deal with non-operative Accounts - Special types of Customers (Minor, Married Women, Lunatics, Agents, Partnership Firms, Joint Stock Companies, clubs, societies, trustees and charitable institutions)- Customer's Passbook-effect of errors- cheque book and withdrawal slip-meaning and significance

MODULE V: CHEQUES, DEMAND DRAFTS & E-BANKING

(15 Hrs)

Requisites -Dating of Cheques-Crossing of Cheques-Endorsement-Paying Banker-Duties and obligations in honoring cheques- Statutory Protection to a paying Banker-Demand Draft-Issue of Demand Draft-Payment of Demand Draft-cheque vs demand Draft-Collecting Banker 's duties and obligations-

E-Banking- Meaning and Forms- Internet Banking- Mobile Banking- ATM-NEFT/RTGS- -Fin Tech – meaning and significance- Role of Neo Banking in modern scenario- -Banking Frauds – precautions to be taken- Digital lending platforms and their drawbacks – need for customer protection in E-banking.

5. References

1. P.N.Varshney Banking Law &Practice Sultan Chand Publishers
2. A.R.Aryashri, V.V.Ramana Murthy Banking& Financial Systems,McGraw Hill Publishing House
3. R.R.Paul , Money,Banking and International Trade , Kalyani Publishers
4. Mithani, Gordon Banking &Financial Systems, Himalaya Publishing House
5. MLTannan, Banking Law& Practice in India Publisher: Lexis Nexis India; Twenty Fifth edition
6. Nazia Sultana, G. Saritha and K. Mallikarjun Rao Banking and Financial Services S Publishers
7. JAIIB Legal and Regulatory aspects of Banking published by Macmillan education
8. JAIIB Principles &Practices of Banking published by Macmillan education
9. Benton E. Gup and James W.Kolari ,Commercial Banking: The Management of Risk by John Wiley & Sons Inc
10. Reports from RBI Bulletin

Note: Latest edition of the readings to be used.

6. Syllabus Focus**a) Relevance to Local/Regional/National/Global Development needs**

| Local/ Global Development needs | Relevance |
|---------------------------------------|--|
| National Development needs | By familiarizing students about the structure of Banking and the financial institutions operating in the Indian Financial environment. and with the latest operations in the Banks critical thinking and application skills of students can be enhanced which will go a long way in promoting their overall welfare and their contribution to the economy in general |

b) Components of Skill Development/Entrepreneurship Development/Employability

| SD/ED/EMP | Syllabus Content | Description of Activity |
|-----------|-----------------------|--|
| SD | Modules IV and V | Process of writing in a cheque, DD accurately. Practical application of NEFT/RTGS/Internet banking |
| EMP | Modules I,II,III,IV,V | By doing Case Studies and Mini Projects students can position themselves as potential and prospective job Seekers in various banks |

7. Pedagogy

| S.No | Student Centric Methods Adopted | Type/Description of Activity |
|------|---------------------------------|---------------------------------|
| 1. | Experiential learning | Quiz, Field Trip to a bank |
| 2. | Participative learning | Group Discussion & Presentation |
| 3 | Participative learning | Case Studies on banking scams |

8) Course Assessment Plan**a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination**

| Cos | Continuous Internal Assessments- CIA(40%) | End Semester Examination-(60%) |
|-----|---|--------------------------------|
| CO1 | CIA-1 Written Exam | Written exam |
| CO2 | CIA-1 Written Exam | |
| CO3 | | |
| CO4 | CIA-2-Assignment | |
| CO5 | CIA-2-Objective Testing | |

a) Model Question paper–End Semester Exam**BANKING AND FINANCIAL INSTITUTIONS**

Course Code: U26/COM/DSC/203
Credits: 5

Max Marks: 60
Time: 2 Hrs

SECTION-A

I. Answer the following 5×10=50 M

1. Describe the significance and working of Credit Control instruments of RBI in detail?

OR

2. Explain the working of Basel Accord in the banking sector?

3. Define a Non-Banking Financial Institution. List the functions and services rendered by NBFCs.

OR

4. Outline the working of NABARD in detail.

5. Describe the General and Special Relationship between a Banker and Customer.

OR

6. Explain the working of Garnishee Order in detail.

7. Discuss the procedure involved in Opening and Closing a Bank Account.

OR

8. Explain the steps that should be taken by a banker while opening a Joint Account and an account in the name of a partnership firm.

9. Analyze the precautions that a paying Banker should take while honoring cheques of customers.

OR

10. Analyze the significance of Fintech and Neo Banking in the modern scenario briefly?

SECTION-B

II) Answer any five of the following 5×2=10M

11. Explain the significance of NPA in brief.

12. List any 2 functions of SIDBI.
13. Discuss about Banker's Right of Lien.
14. Discuss about CRR in brief.
15. Differentiate between NEFT and RTGS in brief.
16. Explain Rule in Clayton's case.
17. Discuss the meaning of Pass Book in banking in brief.

c) Question Paper Blueprint

| Modules | Hours Allotted in the Syllabus | COs Addressed | Section A (No. of Questions) | Total Marks | Section B (No. of Questions) | Total Marks |
|---------|--------------------------------|---------------|------------------------------|-------------|------------------------------|-------------|
| 1 | 15 | CO-1 | 2 | 10 | 2 | 2 |
| 2 | 15 | CO-2 | 2 | 10 | 2 | 2 |
| 3 | 15 | CO-3 | 2 | 10 | 1 | 2 |
| 4 | 15 | CO-4 | 2 | 10 | 1 | 2 |
| 5 | 15 | CO-5 | 2 | 10 | 1 | 2 |




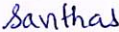

d) Paper Setting Guidelines As Per Blooms Taxonomy

| SECTION A-INTERNAL CHOICE | | | | 5 X 10 M=50 M |
|---------------------------|-----------|----------|-----|-----------------------------|
| Question Number | Question | Question | CO | BTL (Blooms Taxonomy Level) |
| 1 | Module I | Describe | CO1 | II(Understanding) |
| 2 | Module I | Explain | CO1 | II(Understanding) |
| 3 | Module II | Define | CO2 | I(Remembering) |
| 4 | Module II | Outline | CO2 | I(Remembering) |

| | | | | |
|--|------------|---------------|------------------|--------------------|
| 5 | Module III | Describe | CO3 | II(Understanding) |
| 6 | Module III | Explain | CO3 | II(Understanding) |
| 7 | Module IV | Discuss | CO4 | .II(Understanding) |
| 8 | Module IV | Explain | CO4 | II(Understanding) |
| 9 | Module V | Analyze | CO5 | IV(Analyzing) |
| 10 | Module V | Analyze | CO5 |IV(Analyzing) |
| SECTION B- ANSWER ANY 5 OUT OF 7 (To compulsorily have ONE question from each module) | | | | 5X2 M=10 M |
| 11 | Module I | Explain | CO1 | II(Understanding) |
| 12 | Module II | List | CO2 | I(Remembering) |
| 13 | Module III | Discuss | CO3 | II(Understanding) |
| 14 | Module IV | Discuss | CO4 | II(Understanding) |
| 15 | Module V | Differentiate | CO5 | IV(Analyzing) |
| 16 | Any Module | | Applicable CO | |
| 17 | Any Module | | Applicable CO | |

9) CO-PO Mapping:

| CO | PO | Cognitive Level | Classroom sessions(hrs.) |
|----|----|-----------------|--------------------------|
| 1 | 2 | Understanding | 15 |
| 2 | 1 | Remembering | 15 |
| 3 | 2 | Understanding | 15 |
| 4 | 4 | Understanding | 15 |
| 5 | 4 | Analyzing | 15 |

| Prepared by Course Teachers | Checked & Verified by HOD | Approved by Principal |
|--|--|---|
| Ms. Latha.G  Sr.Dorine  Mendonca Ms. Madhura  Ayachit |  Dr. Savitha Sukumar |  Prof. Uma Joseph |

SEMESTER-II

INDIAN ECONOMY

1. Course Description

Programme: B. Com (IPP)

Course Code: U26/CIP/DSC/201

Course Type: MJR

Hours per week: 5

Max. Hours: 75

Max Marks: 100

No. of Credits: 5

2. Course Objectives:

- This course aims at giving students a reasonable introduction to Indian economy.
- The course will concentrate on both the achievements and the issues of the economy.

3. Course Outcomes

On Successful completion of the course the student will be able to:

CO1: Explain the emerging trends in the Indian economy

CO2: Examine the contribution of various sectors of Indian Economy.

CO3: Analyse some of the major issues faced by Indian Economy like Population, Inflation

CO4: Examine the role of Public Finance in the development of Indian Economy

CO5: Analyse the impact of Monetary and Fiscal policy on Indian Economy

4. Course Content**MODULE I : EMERGING TRENDS OF THE INDIAN ECONOMY (15 Hrs)**

Basic features of Indian Economy, Nature of Indian Economy: India- A Developing Economy, India –A Dualistic Economy, India – A Mixed Economy, National Income. - Definition, Concepts- Methods of measuring National income- Product method, Income Method, Gross National Expenditure method-Numerical calculations in case of National Income – Difficulties in calculation of National Income- Meaning and significance of Digital Economy – UPI and India Stack – role in Indian Economy.

MODULE II: STRUCTURE OF THE INDIAN ECONOMY (15 Hrs)

Role of Agriculture in the Indian Economy, Role of Industry in the Indian Economy: Public Sector- Role, Performance and Problems; Private sector- Role, Performance and Problems. Role of Services in the Indian Economy, Infrastructure: Energy, Transportation, Communication, Health and Education – Public Private Partnership in services--Planning Commission-Critical appraisal of LPG model-Niti Aayog

MODULE III : CHALLENGES FACED BY THE INDIAN ECONOMY (15 Hrs)

Population- Size, Growth and its implication for growth, Population explosion and remedies for population growth, Poverty- Concept, Programs for poverty Alleviation. Unemployment- Concept- Nature- employment generation programmes – Gig employment- meaning and need – Social security challenges faced by gig workers- Inflation - Concept and Causes, Effects and Measures to control inflation. Income distribution in India – pattern of income distribution, causes for inequality and government policy and measures

MODULE IV: PUBLIC FINANCE (15 Hrs)

Public Finance- Meaning, definition and Scope, Public Revenue: Sources, Indian tax structure, Public Expenditure: composition of public expenditure, causes for rise in public expenditure, Wagner's law of increasing public expenditure, Effects of Public Expenditure and public expenditure management, Public Debt: Internal and External Debt, Causes and Effects of rise in Public Debt and public debt management

MODULE V: MONETARY AND FISCAL POLICY (15 Hrs)

Monetary policy – Meaning - objectives and role of monetary policy in developing economy, instruments of monetary policy, RBI's monetary policy- measures- recent trends – Significance of GST in Indian Economy

Fiscal Policy – Meaning – objectives, role of fiscal policy in economic development.

Budget – meaning – Components – types of budget – Union Budget, State Budget-Finance for Union and State Budget

5. References:

1. Francis Cherunilam, Global Economy and Business Environment, Himalaya publishing house
2. S.K. Misra & V.K. Puri, Economic Environment of Business, Himalaya publishing house
3. S.K. Misra & V.K. Puri, Indian Economy, Himalaya publishing house
4. Aswathappa, Business Environment, Himalaya publishing house
5. R K Lekhi AND Jogendar Singh, Public Finance, Kalyani publications
6. Dutt & Sundaram, Indian Economy, S Chand publishing house
7. R K Lekhi & Jogendar Singh, Economics of development and planning, Kalyani publications

6.Syllabus Focus**a) Relevance to Local , Regional , National and Global Development Needs**

| Local /Regional/National /Global Development Needs | Relevance |
|--|--|
| National | It helps the students to understand about the economy of our country and to have the knowledge about the different topics dealt regarding our country. |

b) Components on Skill Development/Entrepreneurship Development/Employability

| SD/ED/EMP | Syllabus Content | Description of Activity |
|-----------|------------------|--|
| EMP | Modules 1 to 3 | It helps the students to know our economy in detail and enable them to be equipped with the employability skills |
| SD | Module 5 | Equips them with the knowledge of budgeting and get hands on how budget is prepared |

7.Pedagogy:

| S. No | Student Centric Methods Adopted | Type/Description of Activity |
|-------|---|------------------------------|
| 1. | Role plays, Seminars, Group Discussions | Participative Learning |
| 2. | Assignments and Quiz | Experiential Learning |
| 3. | Case Studies | Problem Solving |
| 4. | Simulation of Budget Analysis | Experiential Learning |

8. Course Assessment Plan**a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination**

| CO | Continuous Internal Assessments CIA -40% | End Semester Examination-60% |
|-----|---|---------------------------------|
| CO1 | CIA 1 | Written Exam |
| CO2 | CIA 1 | |
| CO3 | | |
| CO4 | CIA 2- Assignment | |
| CO5 | CIA 2- Conceptual Testing | |

b) Question paper pattern

**INDIAN ECONOMY
MODEL QUESTION PAPER**

Course Code: U26/CIP/DSC/201
Credits: 5

Max Marks: 60
Time :2 Hrs

SECTION – A

II. Answer the following

5 x 10 = 50 M

1. Explain the methods of measuring National Income in detail?
OR
2. Explain the meaning and functions of NITI Aayog in detail?
3. Examine the role of agriculture in the Indian economy?
OR
4. Analyse the performance and problems of public sector?
5. Examine population explosion in India economy in detail?
OR
6. Analyse the performance of employment generation programmes in India?
7. Analyse the compositions of public expenditure in India?

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OR

8. Categorise the rationale for significance of public revenue in India?
9. Analyse the significance of monetary and fiscal policy for the development of the Country.

OR

10. Compare and contrast the Union Budget and State Budget?

SECTION – B**I. Answer any FIVE****5 × 2 = 10 M**

11. Explain Income method?
12. Examine about Unemployment
13. Analyse about Public Finance
14. Compare public sector and private sector
15. Categorise the different sources of obtaining finance for State Budget
16. Infer the meaning of UPI
17. Analyse about Public Expenditure

C) Question Paper Blueprint

| Module s | Hours Allotted in the Syllabus | COs Addressed | Section A (No. of Questions) | Total Marks | Section B (No. of Questions) | Total Marks |
|-------------|---|------------------|------------------------------------|----------------|------------------------------------|----------------|
| 1 | 15 | CO-1 | 2 | 10 | 1 | 2 |
| 2 | 15 | CO-2 | 2 | 10 | 1 | 2 |
| 3 | 15 | CO-3 | 2 | 10 | 1 | 2 |
| 4 | 15 | CO-4 | 2 | 10 | 2 | 2 |
| 5 | 15 | CO-5 | 2 | 10 | 2 | 2 |

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d) Paper setting guidelines as per Blooms Taxonomy

| SECTION A - INTERNAL CHOICE | | | | 5 Q X 10M = 50 M |
|---|------------|--------------------|---------------|----------------------------|
| Question Number | Question | Question | CO | BTL(Blooms Taxonomy Level) |
| 1 | Module 1 | Explain | CO 1 | II(Understanding) |
| 2 | Module 1 | Explain | CO 1 | II(Understanding) |
| 3 | Module 2 | Examine | CO 2 | IV(Analysing) |
| 4 | Module 2 | Analyse | CO 2 | IV(Analysing) |
| 5 | Module 3 | Examine | CO 3 | IV (Analysing) |
| 6 | Module 3 | Analyse | CO 3 | IV(Analysing) |
| 7 | Module 4 | Analyse | CO 4 | IV(Analysing) |
| 8 | Module 4 | Categorize | CO 4 | IV (Analysing) |
| 9 | Module 5 | Analyse | CO 5 | IV (Analysing) |
| 10 | Module 5 | Compare & Contrast | CO 5 | IV(Analysing) |
| SECTION B - ANSWER ANY 5 OUT OF 8 (To compulsorily have ONE question from each module) | | | | 5 Q X 2 M = 10 M |
| 11 | Module 1 | Explain | CO 1 | II (Understanding) |
| 12 | Module 3 | Examine | CO 3 | IV (Analysing) |
| 13 | Module 4 | Analyse | CO 4 | IV (Analysing) I |
| 14 | Module 2 | Compare | CO 2 | IV (Analysing) |
| 15 | Module 5 | Elaborate | CO 5 | VI (Creating) |
| 16 | Any Module | | Applicable CO | |
| 17 | Any Module | | Applicable CO | |

9. CO - PO Mapping:

| CO | PO | Cognitive Level | Classroom sessions (hrs) |
|----|----|-----------------|--------------------------|
| 1 | 1 | Understanding | 15 |
| 2 | 1 | Analysing | 15 |
| 3 | 1 | Analysing | 15 |
| 4 | 1 | Analysing | 15 |
| 5 | 1 | Analysing | 15 |

| Prepared by Course Teacher | Checked & Verified by HoD | Approved by Principal |
|--|--|--|
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