

# **B.Com CA, B.Com CA with Business Analytics, B.Com General, & B.Com Taxation**

## **SRI VENKATESWARA UNIVERSITY**

**I Year B.Com General, B.Com Computer Application, B.Com Taxation,  
B.Com Computer Application with Business Analytics)**

**FIRST YEAR – II SEMESTER (Under CBCS W.E.F. 2020-21)**

### **Course - 2B: BUSINESS ECONOMICS**

(Common to B.Com General/B.Com Computer Applications/B.Com Taxation/B.Com CA with Business Analytics)

#### **Learning Outcomes:**

At the end of the course, the student will be able to;

- ▶ Describe the nature of economics in dealing with the issues of scarcity of resources.
- ▶ Analyze supply and demand analysis and its impact on consumer behaviour.
- ▶ Evaluate the factors, such as production and costs affecting firms behaviour.
- ▶ Recognize market failure and the role of government in dealing with those failures.
- ▶ Use economic analysis to evaluate controversial issues and policies.
- ▶ Apply economic models for managerial problems, identify their relationships, and formulate the decision making tools to be applied for business.

#### **Syllabus**

**Unit-I: Introduction:** Meaning and Definitions of Business Economics - Nature and Scope of Business Economics - Micro and Macro Economics and their Interface.

**Unit-II: Demand Analysis:** Meaning and Definition of Demand — Determinants to Demand — Demand Function - Law of Demand — Demand Curve — Exceptions to Law of Demand - Elasticity of Demand — Measurements of Price Elasticity of Demand

**Unit — III: Production, Cost and Revenue Analysis:** Concept of Production Function — Law of Variable Proportion - Law of Returns to Scale – Break Even Analysis - Advantages..

**Unit-IV: Market Structure:** Concept of Market — Classification of Markets - Perfect Competition — Characteristics — Equilibrium Price - Monopoly — Characteristics — Equilibrium Under Monopoly.

**Unit-V: National Income:** Meaning — Definition — Measurements of National Income - Concepts of National Income - Problems in Measuring National Income.

## **References:**

1. Business Economics -S.Sankaran, Margham Publications, Chennai.
2. Business Economics - Kalyani Publications.
3. Business Economics - Himalaya Publishing House.
4. Business Economics -Aryasri and Murthy, Tata McGraw Hill.
5. Business Economics -H.L Ahuja, Sultan Chand & Sons
6. Principles of Economics -Mankiw, Cengage Publications
7. Fundamentals of Business Economics -Mithani, Himalaya Publishing House
8. Business Economics -A.V. R. Chary, Kalyani Publishers, Hyderabad.
9. Business Economics -Dr K Srinivasulu, Seven Hills International Publishers.

## **Suggested Co-Curricular Activities:**

- ♦ Assignments
- ♦ Student Seminars
- ♦ Quiz, JAM
- ♦ Study Projects
- ♦ Group Discussion
- ♦ Graphs on Demand function and demand curves
- ♦ Learning about markets
- ♦ The oral and written examinations (Scheduled and surprise tests),
- ♦ Market Studies
- ♦ Individual and Group project reports,
- ♦ Annual talk on union and state budget
- ♦ Any similar activities with imaginative thinking beyond the prescribed syllabus

## **Format of Model Paper**

**Programme: Three Year B.Com**

(General and Computer Applications)

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

**I Year B.Com General, B.Com Computer Application, B.Com Taxation, B.Com Computer  
Application with Business Analytics) – II Semester**

**Course 2B : Business Economics**

**Model Question Paper 2020-21**

**Section A**

*Answer any Five of the following*

**5 X 3=15 M**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

### **Section - B**

**Answer any Five Questions**

**(5 ×12 = 60 Marks)**

- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 20.

**Note: The Question Paper Setter should set Questions covering all units equally.**

**B.Com CA, B.Com CA with Business Analytics, B.Sc. CA & BA CA**

**SRI VENKATESWARA UNIVERSITY**

**B.Com. Computer Applications & B.Com Computer Applications with Business Analytics, BA Computer Applications & B.Sc. Computer Applications**

**FIRST YEAR - SECOND SEMESTER (Under CBCS W.E.F. 2020-21)**

**Course – 2C: E- Commerce & Web Designing**

(Five units with each unit having 12 hours of class work)

### **Learning Outcomes:**

At the end of the course, the students is expected to DEMONSTRATE the following cognitive abilities (thinking skill) and psychomotor skills.

*A. Remembers and states in a systematic way (Knowledge)*

1. Understand the foundations and importance of E-commerce
2. Define Internet trading relationships including Business to Consumer, Business-to-Business, Intra-organizational
3. Describe the infrastructure for E-commerce
4. Discuss legal issues and privacy in E-Commerce
5. Understand the principles of creating an effective web page, including an in-depth consideration of information architecture

*B. Explains (Understanding)*

6. Recognize and discuss global E-commerce issues
7. Learn the language of the web: HTML and CSS.

*C. Critically examines, using data and figures (Analysis and Evaluation)*

8. Analyze the impact of E-commerce on business models and strategy
9. Assess electronic payment systems
10. Exploring a web development framework as an implementation example and create dynamically generated web site complete with user accounts, page level security, modular design using css

*D. Working in 'Outside Syllabus Area' under a Co-curricular Activity (Creativity)*

Use the Systems Design Approach to implement websites with the following steps:

- Define purpose of the site and subsections
- Identify the audience
- Design and/or collect site content
- Design the website theme and navigational structure
- Design & develop web pages including: CSS Style Rules, Typography, Hyperlinks, Lists, Tables, Frames, Forms, Images, Behaviours, CSS Layouts

*E. Build a site based on the design decisions and progressively incorporate tools and techniques covered.*

## SYLLABUS

### **I Unit I: Introduction:**

Meaning, Nature, Concepts, Advantages, Disadvantages and reasons for Transacting Online, Types of E-Commerce, e-commerce Business Models (Introduction , Key Elements of a Business Model And Categorizing Major E-Commerce Business Models), Forces Behind e-commerce.

**Technology used in E-commerce:** The dynamics of World Wide Web and Internet (Meaning, Evolution And Features); Designing, Building and Launching e-commerce website (A systematic approach involving decisions regarding selection of hardware, software, outsourcing Vs. in-house development of a website)

### **II Unit-II: E-payment System:**

Models and methods of e-payments (Debit Card, Credit Card, Smart Cards, e- money), Digital Signatures (Procedure, Working And Legal Position), Payment Gateways, Online Banking (Meaning, Concepts, Importance, Electronic Fund Transfer, Automated Clearing House, Automated Ledger Posting), Risks Involved in e-payments.

### **III Unit-III: On-line Business Transactions:**

Meaning, Purpose, Advantages and Disadvantages of Transacting Online, E-Commerce Applications in Various Industries Like {Banking, Insurance, Payment of Utility Bills, Online Marketing, E-Tailing (Popularity, Benefits, Problems and Features), Online Services (Financial, Travel and Career), Auctions, Online Portal, Online Learning, Publishing and Entertainment} Online Shopping (Amazon, Snap Deal, Alibaba, Flipkart, etc.)

### **IV Unit-IV: Website designing**

Designing a home page, HTML document, Anchor tag Hyperlinks, Head and body section, Header Section, Title, Prologue, Links, Colorful Pages, Comment, Body Section, Heading Horizontal Ruler, Paragraph, Tabs, Images And Pictures, Lists and Their Types, Nested Lists, Table Handling.

Frames: Frameset Definition, Frame Definition, Nested Framesets, Forms and Form Elements. DHTML and Style Sheets: Defining Styles, elements of Styles, linking a style sheet to a HTML Document, Inline Styles, External Style Sheets, Internal Style Sheets & Multiple Style Sheets.

## **V Unit V: Security and Encryption:**

Need and Concepts, E-Commerce Security Environment: (Dimension, Definition and Scope Of E-Security), Security Threats in The E-Commerce Environment (Security Intrusions And Breaches, Attacking Methods Like Hacking, Sniffing, Cyber-Vandalism Etc.), Technology Solutions (Encryption, Security Channels Of Communication, Protecting Networks And Protecting Servers And Clients)

### **Learning Resources (E-commerce & Web**

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#### **Designing)References:**

- (1) E-commerce and E-business Himalaya publishers
- (2) E-Commerce by Kenneth C Laudon, PEARSON INDIA
- (3) Web Design: Introductory with MindTap Jennifer T Campbell, Cengage India
- (4) HTML & WEB DESIGN:TIPS& TECHNIQUES JAMSA, KRIS, McGraw Hill
- (5) Fundamentals Of Web Development by Randy Connolly, Ricardo Hoar, Pearson
- (6) HTML & CSS: COMPLETE REFERENCE POWELL,THOMAS, McGrawHill

#### **Online Resources:**

<http://www.kartrocket.com>  
<http://www.e-commerceceo.com>  
<http://www.fastspring.com>  
<https://teamtreehouse.com/tracks/web-design>

#### **Practical Component:@ 2 hours/week/batch**

1. Creation of simple web page using formatting tags
2. Creation of lists and tables with attributes
3. Creation of hyperlinks and including images
4. Creation of forms
5. Creation of framesets
6. Cascading style sheets – inline, internal and external

# **SRI VENKATESWARA UNIVERSITY**

**B.Com. Computer Applications & B.Com Computer Applications  
with Business Analytics, BA Computer Applications & B.Sc. Computer  
Applications**

**FIRST YEAR - SECOND SEMESTER (Under CBCS W.E.F. 2020-21)**

**Course - 2C: E- Commerce & Web Designing**

## **MODEL QUESTION PAPER**

**SECTION - A (Total 15 marks)**

**Answer any FIVE Questions**

**5×3 = 15 Marks**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

**SECTION - B (Total 60 marks)**

**Answer any FIVE Questions**

**5×12 = 60 Marks**

- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 20.

**Note: Must Give Two 3 Marks Questions and Two 12 Marks Questions from each Unit.**

**SRI VENKATESWARA UNIVERSITY**

**B.Com. COMPUTER APPLICATION**

**FIRST YEAR - SECOND SEMESTER**

**(Under CBCS W.E.F. 2020-21)**

**Course - 2A: FINANCIAL ACCOUNTING**

**( Common to B.Com (General/Computer Applications/Taxation/ Computer Applications with Business Analytics & BA Accountancy)**

**Learning Outcomes:**

At the end of the course the student will able to;

- ▶ Understand the concept of consignment and learn the accounting treatment of the various aspects of consignment.
- ▶ Analyze the accounting process and preparation of accounts in consignment and joint venture.
- ▶ Distinguish Joint Venture and Partnership and to learn the methods of maintaining records under Joint Venture.
- ▶ Determine the useful life and value of the depreciable assets and maintenance of Reserves in business entities.
- ▶ Design an accounting system for different models of businesses at his own using the principles of existing accounting system.

**SYLLABUS**

**Unit-I: Depreciation:** Meaning and Causes of Depreciation - Methods of Depreciation: Straight Line — Written Down Value — Annuity method and Depletion Method only (Problems).

**Unit-II: Provisions and Reserves:** Meaning — Provision vs. Reserve — Preparation of Bad Debts Account — Provision for Bad and Doubtful Debts — Provision for Discount on Debtors — Provision for Discount on Creditors — Provision for Repairs and Renewals A/c (Problems).

**Unit-III: Insurance claims:** Meaning of Claim – Memorandum Trading A/c – Average Clause – Loss of Stock – Amount of Claim (Problems).

**Unit-IV: Consignment Accounts:** Consignment - Features - Proforma Invoice - Account Sales — Del- credere Commission - Accounting Treatment in the Books of Consigner and Consignee - Valuation of Closing Stock - Abnormal Loss (Problems).

**Unit-V: Joint Venture Accounts:** Joint Venture - Features - Difference between Joint- Venture and Consignment — Accounting Procedure — a. When a separate set of books is kept – preparation of joint venture A/c, Joint Bank A/c and Co-ventures A/c b. When separate set of books is not kept - Preparation of joint venture A/c in both the Co-ventures. (Problems).



## Reference Books:

1. Ranganatham G and Venkataramanaiah, **Financial Accounting-II**, S Chand Publications, New Delhi.
2. T. S. Reddy and A. Murthy - **Financial Accounting**, Margham Publications.
3. R.L. Gupta & V.K. Gupta, **Principles and Practice of Accounting**, Sultan Chand.
4. SN Maheswari and SK Maheswari - **Financial Accounting**, Vikas Publications.
5. S.P. Jain & K.L. Narang, **Accountancy-I**, Kalyani Publishers.
6. Tulsan, **Accountancy-I**, Tata McGraw Hill Co.
7. V.K. Goyal, **Financial Accounting**, Excel Books
8. T.S. Grewal, **Introduction to Accountancy**, Sultan Chand & Co.
9. Haneef and Mukherjee, **Accountancy-I**, Tata McGraw Hill.
10. Arulanandam and Ramana, **Advanced Accountancy**, Himalaya Publishers.
11. S.N. Maheshwari & V. L. Maheswari, **Advanced Accountancy-I**, Vikas Publishers.
12. Prof E Chandraiah, **Financial Accounting**, Seven Hills International Publishers.

## Suggested Co-Curricular Activities:

- ..... Quiz Programs
- ..... Problem Solving Exercises
- ..... Co-operative learning
- ..... Seminar
- ..... Group Discussions on problems relating to topics covered by syllabus
- ..... Reports on Proforma invoice and account sales
- ..... Visit a consignment and joint venture firms (individual and Group)
- ..... Collection of proforma of bills and promissory notes
- ..... Examinations (Scheduled and surprise tests)
- ..... Any similar activities with imaginative thinking beyond the prescribed syllabus

**Programme: Three Year B.Com**  
(General and Computer Applications)

**Domain Subject: Commerce**  
Semester-wise Syllabus under CBCS  
(w.e.f. 2020-21 Admitted Batch)

**( Common to B.Com (General/Computer Applications/Taxation/ Computer Applications with Business Analytics & BA Accountancy)**

**Course 2A : FINANCIAL ACCOUNTING**

**Model Question Paper**

**Section A**

*Answer any Five of the following*

**5 X 3=15 M**

1. Cost of the Machine ₹ 18,000; Freight and installation charges ₹ 4,000; estimated scrap value ₹ 2000; Calculate the amount of Depreciation and also rate of Depreciation.
2. Any three causes for providing Depreciation.
3. A firm desires to debit its P&L A/c with a uniform figure every year in respect of repairs and renewals it expects that considering the life of the asset as Rs.10,000 will be the average amount to be spent per annum. Actual repairs Rs.1,000 in the first year, Rs.2,300 in the second year and Rs.3,700 in this third year. Show the provision for repairs and renewals A/c
4. Any three differences between Provision and Reserve
5. A fire occurred on 25th April, 2020 in the premises of a company. From the following particulars, ascertain the amount of claim to be lodged in case of the loss of stock which was insured. ₹.

Stock as on 1-1-2020	1,20,000
Purchases from 1-1-2020 to date of fire	5,00,000
Wages	1,00,000
Manufacturing expenses	50,000
Sales from 1-1-2020 to the date of fire	7,50,000

The gross profit ratio is 15%. The stock salvaged was estimated at ₹ 37,500
6. Memorandum Trading Account
7. Who is Consignor and who is Consignee
8. Any three differences between Normal loss and Abnormal loss
9. Any three features of Joint Venture
10. Any three differences between consignment and joint venture

## SECTION – B

Answer any one of the following questions 5 X 12= 60 Marks

11. A firm purchased 5 years lease for Rs.40,000 on 1<sup>st</sup> January 2005. It has decided to write off depreciation on the annuity method, presuming the rate of interest to be 5 percent per annum.

The annuity table shows that a sum of Rs. 9,239 should be written off every year. Show the lease account for five years, (Calculation are to be made to the nearest rupee) in the company books.

12. Y Ltd. leased on June 30 1990 an iron ore mine for a sum of Rs. 1,00,000. It is estimated that the total quantity of ore in the mine is 20,000 tonnes. The annual output is as follows:

YEAR	1990	1991	1992	1993
TONNES	1,000	4,000	3,200	4,200

Using the depletion method of depreciation, show the Mine A/c for the four years.

13. Rajan& Co. provides Rs. 50,000 annually towards provision for repairs and renewals. On 1-1-19 the provision account showed a balance of Rs. 38,000. Actual repairs for three accounting years 2019, 2020 and 2021 were as follows: 2019-Rs. 42,000; 2020-Rs. 46,000; 2021-Rs. 69,000. Draw up the provision for Repairs & Renewals A/c for all the three years.

14. Suhana Co. Ltd is maintaining a provision for doubtful debts at 5% and a provision for discount at 2% on debtors. The ledger balance for the year ending 31.12.08 was as follows:

	1.1.08	31.12.08
Provision for doubtful debts	1,500	
Provision for discount	500	
Bad debts written off		1,800
Discount allowed		600
Sundry debtors		20,000

Prepare bad debt account, provision for doubtful debt account and discount allowed accounts in the books of Suhana Co. Ltd. For the year ending 31.12.08.

15. The premises of a trading firm caught fire on 22.10.2021 and the stock was damaged. The firm had made up accounts to 31st December.

Stock on 31.12.2020	13,272
Stock on 31.12.2019	9,614
Purchase during 2020	45,258
Purchase from 1.1.2021 to the date of fire	34,827
Sales during 2020	52,000
Sales from 1.1.2021 to the date fire	49,170

### Additional information:

- In April 2021 goods which cost Rs.1,000 were given away for advertising purpose, no entries being made in the books.

- b. During 2021, a clerk had misappropriated unrecorded cash sales. It is estimated that the defalcation amounted to Rs.400.
- c. The rate of gross profit is constant.

From the above information, make an estimate of the stock on the date of fire.

**16.** Fire occurred in the premises of Gharib Dass on 1<sup>st</sup> April, 2021 and a considerable part of the stock was destroyed. The stock salvaged was Rs.56,000. A fire insurance policy for Rs.3,42,000 was taken to cover loss of stock by fire. You are required to ascertain the insurance claim which the company should claim from the insurance company for the loss of stock by the fire from the following particulars:.

Purchases for the year 2020	18,76,000
Sales for the year 2020	23,20,000
Purchases from 1 <sup>st</sup> January, 2021 to 1 <sup>st</sup> April, 2021	3,64,000
Sales from 1 <sup>st</sup> January, 2021 to 1 <sup>st</sup> April, 2021	4,80,000
Stock on January 1,2020	2,88,000
Stock on 31 <sup>st</sup> December,2020	4,84,000
Wages paid during the year 2020	2,00,000
Wages paid during 1 <sup>st</sup> January, 2021 to 1 <sup>st</sup> April, 2021	36,000

Fire also broke out on 21<sup>st</sup> December, 2020 and destroyed stock of the estimated cost of

₹.1,00,000. There was a practice in the concern to value stock at cost less 10%, but all of a sudden this practice was changed and stock on 31<sup>st</sup> December, 2020 was valued at cost plus 10%.

**17.** Desai of Mumbai sent 1,000 Sewing Machines to Dilip of Hyderabad costing of Rs. 500 each. Expenses incurred by Desai amounted to Rs. 4,500. Dilip is entitled to a commission of 6% sales. Dilip took delivery of the Machines and spent Rs. 1,900 towards expenses. He sold the entire consignment of 1,000 Sewing Machines at the rate of Rs. 510 each. Dilip sent the account sales to Desai and sent a bank draft for the amount due by him. Pass necessary journal entries and prepare necessary Ledger Accounts in the books of both the parties.

**18.** A of Ahmadabad sent 50 cases of goods to B of Bombay at Rs. 200 per case. Expenses on consignment incurred by the consignor amounted to Rs. 300, B worked as Del Credere Agent. His ordinary commission was 5% and Del Credere commission 7½%. In due course B sent an Account Sales to A giving the following information.

- a) Sales proceeds of 40 cases, Rs. 11,000.
- b) Stock of unsold goods on hand, 10 cases.
- c) Consignee's expenses amounted to Rs. 120.
- d) Consignee charged commission at agreed rates.
- e) A bank draft for Rs. 8,000 was sent by B along with the account sales. Show the necessary accounts in the books of A.

19. A and B doing business separately as building contractors, undertake jointly to construct a building for a newly started Joint Stock Company for a contract price of Rs. 1,00,000 payable as to Rs. 80,000 by instalments in cash and Rs. 20,000 in fully paid shares of the Company. A Banking Account is opened in their joint names, A paying in Rs. 25,000 and B Rs. 15,000, They are to share the profits and losses in the proportions of and respectively. Their transactions were as follows:

Paid wages	30,000
Bought material	70,000
Material supplied by A	5,000
Material supplied by B	4,000
Architect's Fees paid by A	2,000

The contract was completed and the price (cash and shares) duly received. The Joint Venture was closed by A taking up all the shares of the Company at an agreed valuation of Rs. 16,000 and B taking up the stock of materials at an agreed valuation of Rs. 3,000. Show the necessary Ledger accounts.

20. 'A' in Bangalore enters into a Joint venture with 'B' in Bombay to ship Cotton bales to C in Japan. A sends Cotton to the value of Rs. 30,000 and pays railway freight etc. Rs. 1,500 and Sundry expenses Rs. 1,575. B sends goods valued at Rs. 20,750 and pays freight and insurance Rs. 1,200, dock dues Rs. 200; Customs charges Rs. 500 and other Sundry expenses Rs. 500. A advances to B Rs. 6,000 on account of the venture. B receives account sales and remittance of the net proceeds from C in Japan for the whole of the goods amounting to Rs. 80,000. Show how joint venture Account and B and A's accounts would appear in the books of A and B respectively.

<p><b>Note : Question Paper setters are strictly requested to prepare the question papers as per the model question paper enclosed. No theory questions are to be given in the place of problem questions.</b></p>
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**SRI VENKATESWARA UNIVERSITY: TIRUPATI**

PROGRAMME: THREE YEAR B COM

Domain Subject: Commerce

Semester-wise Syllabus under CBCS (w.e.f. 2021-22 Admitted Batch)

**I Year B.Com Taxation**

**Semester – II**

**Course 2C: INCOME TAX – II**

**SYLLABUS**

**UNIT – I**

Deductions from Gross Total Income

**UNIT – II**

1. Income of other persons clubbed in the Assessee's Total income
2. Set off and carry forward of Losses

**UNIT – III**

Computation of Total Income and Tax Liability of Individual Assesses

**UNIT – IV**

1. Tax Deduction at Source – Tax Collection at Source
2. Advance Tax

**UNIT – V**

Provisions for filing returns of Income - Assessment procedures

Books for Reference:

1. Students Guide to Income Tax – Dr.V.K.Singhania and Dr. Monica Singhania
2. Simplified Approach to Income Tax – Dr. Girija Ahuja and Dr. Ravi Gupta
3. Bharath's book on Income Tax – CA. Raj K. Agarwal
4. Income Tax and Indirect Taxes- Dr. H.C.Mehrotra and Dr. S.P.Goyal

## **Format of Model Question Paper**

**Programme: Three Year B.Com**

(General and Computer Applications)

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

Semester-wise Syllabus under CBCS (w.e.f. 2021-22 Admitted Batch)

**I Year B.Com Taxation**

**Semester – II**

**Course 2C: INCOME TAX – II**

**Model Question Paper**

**Time: 3 hrs**

**Max. Marks 75**

### **Section A**

*Answer any Five of the following*

**5 X 3=15 M**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

### **Section - B**

**Answer any Five Questions**

**(5 ×12 = 60 Marks)**

- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 20.

**Note: The Question Paper Setter should set Questions covering all units (both 3 marks and 12 marks Questions) equally.**

**SRI VENKATESWARA UNIVERSITY: TIRUPATI**  
**PROGRAMME: THREE-YEAR B.COM. General**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)

I Year B Com General – Semester – II

**Course 2C: Banking Theory and Practice**

**Learning Outcomes:**

At the end of the course, the student will able to;

- Understand the basic concepts of banks and functions of commercial banks.
- Demonstrate an awareness of law and practice in a banking context.
- Engage in critical analysis of the practice of banking law.
- Organize information as it relates to the regulation of banking products and services.
- Critically examine the current scenario of Indian Banking system.
- Formulate the procedure for better service to the customers from various banking innovations.

**Syllabus:**

**Unit-I: Introduction:**

Meaning & Definition of Bank – Functions of Commercial Banks – Credit Creation with Examples - Kinds of Banks – Central Banking Vs. Commercial Banking.

**Unit-II: Banking Systems:**

Unit Banking, Branch Banking, Investment Banking - Innovations in Banking – E banking - Online and Offshore Banking, Internet Banking - Anywhere Banking - ATMs – RTGS- NEFT – Mobile Banking

**Unit-III: Types of Banks:**

Indigenous Banking - Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM bank

**Unit-IV: Banker and Customer:**

Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer - KYC Norms.

**Unit-V: Collecting Banker and Paying Banker:**

Concepts - Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course – Statutory Protection to Collecting Banker - Responsibilities of Paying Banker - Payment Gateways.

**Books for Reference:**

1. Banking Theory: Law &Practice : K P M Sundram and V L Varsheney, Sultan Chand & Sons.
2. Banking Theory, Law and Practice : B. Santhanam; Margam Publications.



3. Banking Theory and Practice, Seven Hills International Publishers, Hyderabad.
4. Banking and Financial Systems: Aryasri, Tata McGraw-Hill Education India.
5. Introduction to Banking : Vijaya Raghavan, Excel books.
6. Indian Financial System : M.Y.Khan, McGraw Hill Education.
7. Banking Theory and Practice, Jagroop Singh, Kalyani Publishers.

**Suggested Co-Curricular Activities:**

- ◆ Debates
- ◆ Student Seminars
- ◆ Quiz Programmes
- ◆ Visit to Bank premises
- ◆ Guest Lecture by Banking Official
- ◆ Prepare a statement on periodical declarations of RBI like SLR, REPO etc
- ◆ Collection, display and Practicing of filling of different forms used in banks
- ◆ Survey on customers satisfaction of Banking services
- ◆ Know about KYC norms
- ◆ Talk on latest trends in banking industry
- ◆ Online Banking
- ◆ Individual and group project reports
- ◆ Current Affairs of Banking Sector
- ◆ Examinations (Scheduled and surprise tests)
- ◆ Any similar activities with imaginative thinking beyond the prescribed syllabus

**SRI VENKATESWARA UNIVERSITY: TIRUPATI**  
**Programme: Three Year B.Com General**

**Domain Subject: Commerce**  
Semester-wise Syllabus under CBCS  
(w.e.f. 2020-21 Admitted Batch)  
I Year B.Com General – Semester – II  
**Course 2C : Banking Theory and Practice**  
**Model Question Paper**

**Time: 3 hrs**

**Max. Marks 75**

**Section A**

*Answer any Five of the following*

**5 X 3=15 Marks**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

**Section - B**

**Answer any Five Questions**

**5 ×12 = 60 Marks**

- 11.
- 12.
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**Note: The Question Paper Setter should set Questions covering all units (both 3 marks and 12 marks Questions) equally.**