

VOCATIONAL CURRICULUM -2006
(With effect from the Academic year 2006-2007)

Curriculum of Intermediate Vocational Course
In
BANKING & FINANCIAL SERVICES



**STATE INSTITUTE OF VOCATIONAL EDUCATION
OFFICE OF THE COMMISSIONERATE OF INTERMEDIATE EDUCATION,
A.P., NAMPALLY, HYDERABAD.**

&

**BOARD OF INTERMEDIATE EDUCATION, A.P.,
NAMPALLY, HYDERABAD.**

BANKING & FINANCIAL SERVICES

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I INTRODUCTION

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

At present 33 Vocational Courses are offered at Intermediate Level in Andhra Pradesh. As per the guidelines given in the National policy on Education, all the Vocational Courses are terminable in nature. To meet the requirement of user organizations, it is decided to introduce Banking & Financial Services Vocational course. The Present day curriculum is so framed to meet the challenges on one side and the requirements of such sector on the other.

It is therefore felt necessary to convert the Vocational Courses as Job oriented courses and to re-vamp the syllabus for the existing Vocational courses. Accordingly to accomplish this task it is decided to conduct the curriculum development work shops with expert committees. The members entrusted with the task of preparation of syllabi are hailed from various reputed Organizations and Institutions of varied nature i.e. academicians, professionals and stakeholders

In view of the above a committee has been constituted for revision of syllabus and the names of the members who have participated in this task are mentioned overleaf.

LIST OF PARTICIPANTS

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Principal,
Vivekananda Govt. Degree College,
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CAP Foundation,
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9. Sri G. Habeeb Basha,
Junior Lecturer in Commerce,
GJC, Hussainialem,
Hyderabad.

SCHEME OF INSTRUCTIONS AND EXAMINATIONS

ANNUAL SCHEME OF INSTRUCTION AND EXAMINATION FOR
1st YEAR & II YEAR
BANKING AND FINANCIAL SERVICES (BFS)

S.No.	Subject	Theory		Practicals		Total	
		Periods	Marks	Periods	Marks	Periods	Marks.
1	English	185	75	-	-	185	75
2	G.F.C	185	75	-	-	185	75
3	Vocational subjects.						
I	Paper -I	160	50	160	50	320	100
II	Paper-II	160	50	160	50	320	100
III	Paper-III	160	50	160	50	320	100
IV	On the Job Training (OJT)	(As per industry /establishment /Organization timings)		Four weeks for each year	50		50
		850	300	480	200	1330	500

SCHEME OF INSTRUCTION PER WEEK
FIRST YEAR & SECOND YEAR

S.No.	Subject	Theory	Practicals	Total
1	English	6	-	6
2	G.F.C.	6	-	6
3	i) PAPER-I	5	5	10
	ii) PAPER-II	5	5	10
	iii) PAPER-III	5	5	10
	Total	27	15	42

BANKING & FINANCIAL SERVICES

1. **COURSE OBJECTIVES :**

- To understand the basic concepts of banking and financial services
To impart skills to the students on the services provided by the banking industry.
- To impart skills in various non banking and allied financial service areas.
- To acquire computer operational skills with knowledge of accounting packages, etc
- To prepare the students for taking up wage and self employment

2. **JOB OPPORTUNITIES :**

(a) Wage Employment

- Depository companies
- Direct selling agency
- Recovery agencies
- Mutual fund companies
- Micro financial institutions.

(b) Self Employment

- Insurance /Mutual Fund Agents
- Stock broking / Sub-broking.
- Postal saving Agents
- Banks Direct Selling Agents
- Verification Agents
- Recovery Agents
- Establishment of Micro Finance
- Door step Banking
- Establishment of chit funds
- Money lending / Pawn brokers

3 **SKILLS:**

- Skills in banking and non banking financial services.
- Skills in Mutual Funds, stock markets, Chit funds, Micro Finance, etc.
- Skills in computer profession i.e. MS Office, MIS, Accounting packages, Data base etc.
- Skills in banking related services.
- Awareness about banking activities and banking to customers.

DURATION OF COURSE :

- Duration of the Course will be 2 academic years.

4. **VERTICAL MOBILITY**

B.Com or BBA

Or

B.Com – Insurance Vocational

Or

B.Com – any Vocational Course like Tax procedures/ Sales Management/
Tourism Management

Or

BA or CA

Or

ICWA, etc.

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS I YEAR THEORY PAPER - I
ELEMENTS OF COMMERCE AND ACCOUNTANCY
 [For Banking & Insurance]

PERIODS: 160

- | | | |
|-----------|---|-----------|
| 01 | BASIC CONCEPTS
Trade-Commerce-Business-Industry and Management – Meaning, Definition, Characteristics, Objectives and classification. | 10 |
| 02 | NON-CORPORATE BUSINESS UNITS
Sole Trader – Joint Hindu Family – Cooperative Society – Partnership: Formation, Registration, Distinctive Features; Merits, Demerits, Kinds of partners – Rights, Duties and Liabilities of partners. | 10 |
| 03 | CORPORATE ENTERPRISES
Joint stock Company, Public and Private Limited, Promotion – Role of Promoters – Incorporation of a company – Important documents – Memorandum of Association, Articles of Association, Prospectus, Statement in lieu of Prospectus – Registration – Certificate of Incorporation – Certificate of commencement of Business – Different types of companies: Features privileges, Merits and Demerits. | 12 |
| 04 | PUBLIC ENTERPRISES
Public sector Enterprises: Need, Features, Forms, Merits and Demerits – Multinational Corporations: Concepts, Meaning, Features, Merits and Demerits. | 07 |
| 05 | OFFICE ORGANIZATION
Nature and significance of office – Functions of office – Organization of records – Filing and indexing systems – Office communication – Inward and outward correspondence – Office mechanization: Use of computers, Fax, E-mail, Pagers. | 08 |
| 06 | INSURANCE
Concept of Insurance – Need and significance – Types of Insurance (Life, Fire, Marine Insurance) – Policies and procedures. | 08 |
| 07 | MARKETING SYSTEM
Meaning and significance of marketing – Marketing Vs Selling – Functions of marketing – Channels of distribution – Role of wholesalers and retailers – Tele-marketing – E.Commerce – Transport and warehousing – Types of transport – Merits and Demerits – Need and significance of warehousing – Types of warehousing. | 12 |
| 08 | ADVERTISING
Concept of advertising – Need and significance – Advertising media and their advantages and disadvantages – Positive and negative effects of advertising | 10 |
| 09 | FOREIGN TRADE
Basics of foreign trade – Distinction between foreign and home trade – Export and Import trade – Procedures and formalities – Customs duties and Excise duties | 07 |

- 10 STOCK EXCHANGE** **15**
 Meaning and significance of stock exchange – Functions of stock exchange – Listing of securities – Meaning and significance of speculation – Stock exchange operations (Bulls, Bears, Stags, Jobbers and Brokers)
- 11 INTRODUCTION TO BOOK KEEPING AND DOUBLE ENTRY SYSTEM** **05**
 Book keeping Vs Accountancy - Uses of Accounting – Accounting Concepts – Accounting conventions – Meaning of double entry system – Classification of Accounts – Advantages of double entry system
- 12 JOURNAL** **05**
 Introduction – Journalising of different transactions – Advantages of Journal
- 13 LEDGER** **06**
 Meaning – Ledger postings – System of balancing the account – Advantages of Ledger
- 14 SUBSIDIARY BOOKS** **05**
 Different types of subsidiary books: Purchases book, Sales book, Purchase return book, Sales return book, Bills receivable book, Bills payable book, Journal proper
- 15 CASH BOOK** **08**
 Meaning and significance – Kinds of cash book: Simple cash book, Cash book with cash and discount, Cash book with cash, discount and bank, Cash book with bank and discount columns – Analytical petty cash book
- 16 BANK RECONCILIATION STATEMENT** **07**
 Meaning and significance – Pass book – Need for reconciliation – Causes of differences – Methods of preparing bank reconciliation statement balance method, overdraft method.
- 17 FINAL ACCOUNTS** **10**
 Significance of Trial Balance – Trading Account proforma – Proforma of Profit & Loss account – Preparation of Balance Sheet – Arrangement of Assets and Liabilities – Adjustments.
- 18 AVERAGE DUE DATE** **05**
 Meaning of average due date – Advantages – Calculation of average due date
- 19 SMALL BUSINESS ENTERPRISE (SBE)**
 What is SBE – How to promote SBE- How to run – Basic principles of managing small enterprise – What form of support of available from Government of Andhra Pradesh, DRDA, Industries Department, APSIDC, SIDBI, APSFC, OVISIET, Commercial Banks – Training – SC/ST/BCs – Project Report for setting up a SBE.

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS I YEAR THEORY PAPER - II
BANKING & FINANCIAL SERVICES

PERIODS: 160

- | | | |
|------------|--|-----------|
| I. | BANK AND BANKING: | 20 |
| | Origin and Growth of Banking – Meaning and definition of Bank – Types of Banks: Commercial Banks, Industrial banks, Agricultural Banks, Exchange banks, Central Bank, Co-Operative banks, Nationalized banks, (Old & New Pvt. Banks.) Regional Rural Banks, NABARD, Asian Development Bank, Banking systems: Branch banking- Meaning, Advantages and Disadvantages. Unit banking: meaning, Advantages and Disadvantages; Commercial Banks: Functions- Credit creation – Role of Commercial banks in a developing economy- lead bank schemes. – Unit Branch – Franchise Banking – Branch Banking. | |
| II. | COMMERCIAL BANKING IN INDIA : | 10 |
| | Structure of Indian Commercial banking system – Recent trends in Commercial banking, Deposit Insurance, Credit Guarantee Schemes – Innovative Banking (Only General Awareness) : Social banking, Merchant banking, Mutual funds, Venture Capital, Factoring Services, E-Banking- Banking Sector Reforms. | |
| III | BANKING LEGISLATION IN INDIA : | 10 |
| | Banking Regulation Act : Important provisions Viz Definition of Banking Company, Capital, Restriction on banking operations, powers of the RBI(General Awareness) | |
| IV | CENTRAL BANKING FUNCTIONS: | 12 |
| | Credit control : Meaning, Objectives : Method: Quantitative and Qualitative Methods – Note issue systems – Principals of Note Issue – methods of Note Issue – Role of Central Banks in developing countries – Reserve Bank of India - Organization Structure. | |
| V | NEGOTIABLE INSTRUMENTS ACT. | 15 |
| | Negotiable Instruments: Meaning- Characteristics – Kinds of promissory notes, Bills of exchange cash credit, Discount & purchase of Bank Draft- Parties to negotiable instruments- Crossing - Endorsement- Collection and payment of cheques - Dishonour of Cheques- MICR cheques - Important sectors relating to Banker. | |
| VI | BANKER AND CUSTOMER: | 10 |
| | Definition of Banker- Services to customers- Meaning of Customer- Relationship between banker and customers Obligations of Banker- Rights of the Banker- Rights of a customer under consumer protection Act. | |
| VII | DEPOSIT ACCOUNTS : | 20 |
| | Meaning- Types of Deposit Accounts viz. Fixed Deposit, Saving Bank Account, Current Deposit, Recurring Deposit,- Fixed deposit, opening and operation, payment of interest, advance against fixed deposit, Surrender of Deposit before maturity, Deposits in Joint names, Repayment of Deposit- Savings Bank Deposits | |

Accounts : opening and operation of Accounts, Interest Calculations – Current Deposit: Account Opening and operation – Recurring Deposit Account : Opening and Operation – Opening of Account for different types of customers- Minors, Lunatics, Married woman, pardanashin women, illiterate persons, Trustees, Executors and Administrators, Joint Accounts, Partnership Firms, HUF, Joint Stock Companies, Societies and other non-trading institutions – Know Your Customer – Anti Money Laundering. – Multi Option Deposit – Cash Key – Unfixed Deposit – Floating Deposits – Standing Instructions Implementations – Tax Deducted At Source

- VIII LOANS & ADVANCES: 10**
 Meaning of the term loans – Considerations for sound lending- types of loans: cash credit, overdraft, bills discounting and purchase – consortium finance, Term loans.
- IX SPECIFIC LOANS : 13**
 Personal Loans – Housing Loans- consumer Loans-Priority sector Advances – Loans for Weaker sections, small scale Industries, Agriculture, self employed and professionals etc. – Gold – loan against Hypothecation – Duties and Responsibilities of Bank in Disbursing Loan. – Consumer Loan – Auto Loan – Role of recovery agents – mode of recovery – Recovery Agent Direct selling Agent - verification Agent – Bank ombudsman.
- X SECURITIES FOR ADVANCES: 12**
 Meaning – Kinds of Securities: Term Deposit Receipts, Gold, Vehicles, Land, Buildings, Goods, Document of Title, Government Securities, Modes of Charging the security: Lien, pledge, Hypothecation, Mortgage.
- XI HANDLING CASH: 12**
 Functions of Cash Department – Receipt and Payments Recording – Safe Keeping of Cash by Double Lock system – Teller system – Sorting of notes – Procedure of opening Strong Room. ATM – Innovative Banking Mobile & Tele, Internet, Door step banking.
- XII CLEARING HOUSE: MEANING: 16**
 Functions – Working Rules – Receiving Local Cheques, Drafts etc. Stamping, sorting, preparing schedule and general summary, exchanging the cheques in clearing house and balancing – Sorting bank wise and Branch wise, putting Bank's Endorsement, Returning the Dishonored Cheques, Real Time Gross Settlement [RTGS], Electronic funds Transfer, [EFT] Electronic clearing service[ECS], Core Banking – Advantages – any where banking, Multi city cheques, Single window service

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS I YEAR THEORY PAPER – III
INFORMATION TECHNOLOGY SKILLS FOR FINANCIAL SERVICES

PERIODS: 160

I	<u>INTRODUCTION TO COMPUTERS</u>		
A	BRIEF HISTORY AND FUNDAMENTALS OF COMPUTERS		2
B	IPO CYCLE		2
C	INPUT DEVICES:	Key Board Scanner Bar Code Reader Voice Input Systems Touchtone Device Mouse Operations.	2
D	OUT PUT DEVICES		2
	i) MONITOR:	LCD Mono Chrome Colour Touch Screen	
	ii) PRINTERS	Dot Matrix Ink Jet Laser Thermal	
E	INTRODUCTION TO CPU	M/B CD Rom Floppy USB Drives	2
F	INTRODUCTION TO STORAGE DEVICES /CONCEPTS IN COMPUTERS.	Memory Hard drive Pen Drives Memory Skills	2
G	INTRODUCTION TO SOFTWARE:	Languages System Software Application Software	2

II	OFFICE AUTOMATION :	
A	Introduction To Ms-Office	3
B	Introduction To Word Processing And Explaining The Difference Of Manual & Electronic Word Processing	30
	Introduction	
	Anatomy Of Word Window	
	Importance Of Tool Bars	
	Importance Of Short Cuts	
	Menu Bar Explanation	
	Creating A Document	
	Editing A Document	
	Formatting A Document	
	Saving A Document	
	Previewing & Printing A Document	
	Closing A Document	
	Designing Template.	
C	INTRODUCTION TO SPREAD SHEETS	30
	Explaining Difference Between Manual & Electronic Spread Sheets.	
	MS EXCEL:	
	Introduction	
	Anatomy Of Excel Window	
	Importance Of Tool Bars	
	Importance Of Short Cuts	
	Menu Bar Explanation	
	Creating Excel Work Book	
	Creating A Work Sheet	
	Rows & Columns	
	Entering Information Into Work Sheets	
	Editing Work Sheets	
	Formatting Work Sheet	
	Formula Generation	
	Macros	
	Sorting	
	Filtering	
	Templates – Designing.	
D	INTRODUCTION TO ELECTRONIC PRESENTATIONS	30
	MS- POWER POINT	
	Introduction	
	Anatomy Of Power Point Window	
	Importance Of Tool Bar,	
	Shortcuts, Menu bar	
	Creating, Ending, Modifying,	
	Formatting Presentations.	
	Creating Presentations With Auto Content Wizard	
E	NET WORKING & DATA COMMUNICATIONS	12
	Introduction To Net Working & Data Communications	
	Hard Ware Requirement Of Networking & Data Types Of Wired Networks	

Types Of Wireless Networks.

Lan
Wan
Man

F	INTERNET	12
	History	
	Www	
	Browsing	
	Internet Explorer / Browsing Software	
	Web Site & Web Pages	
	DNS GDNS	
	NGDNS.	
G	ELECTRONIC MAIL	12
	Sites To Create E Mail	
	Creating E Mail Account	
	Managing E Mail Account	
	Sending & Receiving E Mails	
	Attachments. (Files & Photos)	
H	CALCULATOR	3
	Importance Of Calculators	
	Using For Calculations	
I	MANAGEMENT INFORMATION SYSTEM (MIS)	14
	INTRODUCTION	
	Importance of MIS In Banking & Financial Sector Transaction, Processing and Information Report Systems.	

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS I YEAR PRACTICALS PAPER – I

ACCOUNTANCY
[For Banking & Insurance]

PERIODS: 160

01	Identification of Heads of Accounts relating to Personal a/c, Real a/c and Nominal a/c	14
02	Filling of various types of vouchers like receipts including cash and cheque / Payments including cash and cheque / Petty cash vouchers	16
03	Recording of transactions in Journal Proper	14
04	Postings from Journal to Ledger Accounts	14
05	Preparing Subsidiary books	08
06	Posting transactions to cash book and petty cash book	14
07	Preparing Trial balance from Ledger Accounts and identifying errors and their rectification	14
08	Preparing Trading and Profit & Loss Account	28
09	Preparing Balance sheet with adjustments	28
	While doing practical problems for final accounts	
>	A) emphasis in detail should be given to organizations like sole trading concern and partnership	
>	B) emphasis in brief should be given to organizations like companies, Cooperative societies & non profit making organizations and receipts & payments of professionals where no P&L A/c required	
10	Preparing and filing of S.Tax/VAT returns & awareness of submitting of Financial statements to bankers/others and filing of IT returns	10

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS I YEAR PRACTICALS PAPER – II

BANKING & FINANCIAL SERVICES

PERIODS: 160

- A] FORMS** **5**
 Identification of various forms
 (Eg) Saving Bank (SB) Pay in slip, Demand Draft Applications,
 Current Account, Demand Loans, Fixed Deposit etc.
- B] SAVINGS BANK ACCOUNTS** **20**
- 1 Opening of the Ordinary Literate savings Account, the formalities required from the customer – Single Account & Joint Accounts
 - a] Opening of minor Account, Pardnashim woman and illiterate account. The formalities required.
 - 2 Issue of Cheque books, issue of pass books, updating pass books
 - 3 Stop payment of the Cheque – Recording, and the consequences of non – Compliance of stop payment
 - 4 Issue of a duplicate pass book
 - 5 Transfer of accounts from one branch to another.
 - 6 Calculation of interest on SB account
 - 7 Settlement of claim on deceased constituent
 - 8 Application for ATM card
 - 9 Closure of account
 - 10 Service charges (Yearly to be debited)

PRACTICALS

(C) OPENING OF FIXED DEPOSIT **10**

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

(D) OPENING OF RECURRING DEPOSIT **10**

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

(E) OPENING OF CURRENT ACCOUNT

10

- 1 Application form for different types of customers
 - Individuals
 - Partnership firms
 - Companies – Govt/Pub Ltd / Pvt. Ltd.
 - Others.

- 2 Requirements to be taken – Formalities
Eg: For Co –Memorandum & articles of Association
- 3 Cheque book to be issued.
- 4 Stop payment of the cheques – Recording, and consequences of noncompliance.
- 5 Service charges.
- 6 Statement of account to be sent on monthly basis /etc.

(F) LOANS & ADVANCES

20

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

(G) HANDLING OF CASH

20

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

<u>(H)</u>	<u>NEGOTIABLE INSTRUMENTS ACT</u>	15
1	- What is a cheque? different types of crossing on cheques	
2	- Demand promissory note	
3	- Hundi, (Bill of Exchange), Presentation and acceptance	
4	- Calculation of due date of the bill sent for collection	
5	- Types of bills 1]Sight bills ;2] Bills of acceptance	
6	- Dishonor of bills	
<u>(I)</u>	<u>CLEARING HOUSE</u>	20
1	- Acknowledgment on the counter foil to the depositor	
2	- Enclosing the particulars of the cheque in the system	
3	- Affixing of relevant stamps	
4	- Preparation of Bank wise Schedules	
5	- Presentation to the clearing house directly through service Branch	
6	- Receipt of inward clearing & entering the same in the system	
7	- Inward clearing cheques debiting the following accounts	
	a)- Preparation of adjustment of vouchers	
	b)- Release of the clearing proceeds to the customers	
<u>(K)</u>	<u>ATM OPERATIONS</u>	20
1	- Application for ATM	
	a)- Issue of ATM card & PIN	
	b)- How to operate the ATM	
<u>(J)</u>	<u>DORMANT ACCOUNTS</u>	10
1	- Accounts which are not in operation for a particular period are treated as dormant / Inoperative accounts	
	a)- The 1 st debit in a dormant account is to be authorized by an authorized official	
	b)- Verification of signature of the depositor is very important	
II	- Application for internet banking	
	a)- Issue of password	
	b)- How to operate internet banking	

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS I YEAR PRACTICALS PAPER – III

IT SKILLS FOR FINANCIAL SERVICES

MS – DOS

PERIODS: 160

- Files : Text Files , Command Files, File Naming Conventions **5**
- Creating a File (Copy Con) Type (Displaying file Contents) **5**
- Copying a file, Delete, wildcard Characters ‘*’ Asterisk ‘?’ Question Mark **5**
- Dir Command, Complete Dos – Text Editor, Copy Command, PRN Command **5**
- Combine(+), Del Command, REN Command, **5**
- **Subdirectories** **10**
 Making Directories (MD), PATH, # Changing Directory (CD)
Copying Directories, Deleting Directories, Creating Multiple Directories
 Current dir (.) And Parent Directory (..), Removing Directories (RMDIR)
 Searching Files in Subdirectories, Changing the Screen Display PROMPT Command.
- WINDOWS – 98 OPERATING SYSTEM** **10**
Elements of Windows – 98 Interface.
- My Computer, My Documents, Recycle Bin, Taskbar, Shortcut Menus
- # **Starting a Program (Application)**
 - Start Menu, Programs Menu, Documents Menu, Settings Menu, Find and Help
 - Run Menu, Shutdown Menu, Log-Off Menu
- # Customizing Windows **5**
- NOTE PAD** **5**
 Minimizing, Maximizing., Manually Resizing a Window, Moving, Closing # Shutting Down the PC, Stand by, Shut Down, Restart, Log Off Windows
- MANAGING FILES AND FOLDERS** **10**
 # Folders # My Computer Folder # My Document Folder
 Notepad Creating Text Files, Editing Text Files, All the Menu Features of Notepad.
- DRAWING PICTURES WITH PAINT**
 Starting Windows Paint, Drawing with Pencil Tool, Drawing the Picture with Tools.
 Embedding a Paint Object, Linking a Paint Object, Previewing Painting Working in Windows explorer.
- MICRO SOFT WORD** **20**
 Getting Started with MS-Word
 - **Contents of the Word Window**
 Tile bar, Menu bar, Toolbar, Ruler, Document window,

Scrollbar,
 Status bar
 Office Assistant, Document Navigator, View Buttons

- Work with Word Documents
 - Creating a Document, Moving around the Documents, Saving a Document
 - Closing a Document, Opening an Existing Document, Getting around the Document.
- Changing Views
- Formatting Documents
 - Selecting Text, Reversing Actions, Editing Text, Deleting Text, Moving and Copying
 - Drag and Drop feature, Formatting , Changing Document Margins

Numbering Pages, Page Breaks, Alignment, Spacing, Line Spacing 20

- **Bullets and Numbering**
 - Creating Bulleted/Numbered Lists, Changing Bullet Styles and Numbered List
 - **Tables**
 - Creating Tables, Entering and Editing Text in a Table, Selection in Tables
 - Changing Table Structure, Inserting Rows and columns, Deleting Rows and Columns
- Formatting the tables, Merging Cells, Splitting cells.**
- Finding and Replacing Text, Editing and Proofing Text
 - Spell Check, Checking Grammar, Using Thesaurus, Auto Correct
 - Mail Merging
 - Printing
 - Print Preview
 - Getting Help
 - Quitting Word
 - Shortcut Keys

MS – EXCEL 20

Starting MS-Excel, Contents of the Ms-Excel Window

What is a workbook, using sheets in a workbook, entering Data, The Data Type

Entering Column Titles, Entering Numbers, Editing Data, Selecting Cells
 Copying Data, Moving Data, Drag-and –Drop Feature
 Clearing Cell Contents, Saving a workbook, Closing a

Workbook

Working with Worksheets, Selecting Worksheets, Renaming Worksheet.

Inserting and Deleting Worksheets, Changing the order of Worksheets

Copy worksheets, Restructuring Worksheets, Formatting Data Calculations using formulae.

Aligning Cell Contents, Creating Borders, Fonts, Orientation of Text

Entering Data quickly.

Charts, Components of a Chart, Drawing a Chart

Creating and Editing a Database, Data Form, Searching Data, Sorting Data

Filtering, Data Query Using Auto Filter, Turning Off Filter, Crating Subtotals.

Auditing

Other Commands available in Tool and Data menus

Getting help in excel

Short cut commands

Printing in Excel.

MS- POWER POINT

20

Starting power point

Importance of presentations

Window Description Presentations

Slides

Handouts

Speaker's Notes

Outlines

Media Clips

Organization Charts

Graphs

Starting MS- Power Point

The MS-Power Point Window

The MS-Power Point

Views

Slide View

Slide Sorter View

Outline View

Notes Pages View

Slide Show View

Presentations and Slides

Creating a new Presentation

Creating a new Slide

Changing the layout for a Slide

Deleting a Slide

Running a Slide Show

Saving a Presentation

Closing a Presentation

Exiting MS-Power Point
 Opening a Presentation.
 Changing the Order of the Slides
 Editing the Slide Master
 Changing the colour Scheme
 Changing the background
 Adding clip Art
 Organization Charts
 Drawing Objects
 Working with the Slide Show
 Setting up a Slide Show
 Controlling the Slide Show
 Adding transition to the Slide Show
 Setting slide timings
 Getting help
 Printing a Presentation.

INTERNET TECHNOLOGIES

20

Getting Connected to Internet
 Protocols
 Web Browsers
 Internet Explorer
 Window And its Detailed Explanation

- Drawing the Window
- Tool Bars

 Detailed Explanation About

- Standard Buttons Bar
- Address Bar
- Status Bar

 . Internet Addressing System
 . Domain Naming System
 . Web Search Engines
 . E mail
 . Creating E mail Accounts
 . Composing Mails
 . Sending Mails
 . Sending Mails
 . Receiving Mails
 . Out Look Express
 . Window and its Detailed Description
 . Configuring Mail Accounts.
 . Sending and Receiving mails.

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS II YEAR THEORY PAPER – I

BANKING SERVICES

PERIODS: 160

- | | | |
|-----------|---|-----------|
| 1 | REVISION OF ACCOUNTS:
Sole Proprietor, Partnership and companies, Bills of Exchange, Preparation of Financial Statements – Trial Balance – Profit & Loss A/C – Balance Sheet – forms as per Banking Regulations Act – Profit and loss account and Balance Sheet Explanation of terms in Balance Sheet like Current Asset, Current Liabilities – Fixed Assets - Share Capital – Investments. Score based lending – Loan recovery procedure, Role of recovery agencies. | 30 |
| 2 | INNOVATIVE PRODUCTS :
Credit Cards, Debit Cards, ATM Cards – NRI Deposits – Foreign Exchange – Front Office – Back Office | 20 |
| 3 | INTRODUCTION TO NPA :
Standard Assets – Substandard Assets - Doubtful Assets – Loss Assets – Provisioning requirement – Recovering of NPA – Recovering Agents – terms and conditions governing employment of Recovery Agents –RBI Direction on recovery agents . | 25 |
| 4 | DIRECT SELLING AGENCY (DSA) :
Role of DSA in promoting the products of sale of Deposit Products – Saving A/C, Current A/C, Terms Deposit A/C – Sale of Loan Products – Retail Loans ,Auto Finance, Personal Loans, Home Loan, Sale of Credit Cards, Products, Payment term to DSA – RBI Norms on D.S.A. | 20 |
| 5 | MERCHANT BANKING :
Functions, Formation of Company, Arranging of Finance, preparation of prospectus - appointment of lead Managers – Registrar, under Writers - Bankers to issue- getting approval for Public issue from SEBI / Registrar of companies- Investors conference/ keeping track record of applications, Allotment of shares in consultation with SEBI Formalities for listing of shares- listing of shares in Stock Exchange – Trading of shares on Stock Exchange. | 25 |
| 6. | DEPOSITORY SERVICES :
Introduction – DEMAT A/C – Need for Demat A/C – Rules governing of Demat A/C - Pan card requirement - Advantages of Demat A/c – Conversion of Physical Securities to Electronic form -Reconverting of Securities in to Physical form – Service Charges – Know Your Customer -Norms stipulated by SEBI | 20 |
| 7. | FINANCING GOVT. SPONSORED SCHEMES :
Awareness of Central & State Government Schemes (IRDP/PMRY/Scheduled Caste Finance Corporation /Backward Class Finance Corporation / Minority Finance Corporation , etc.) Identification of Beneficiaries through Joint identification Camp- Scrutiny of application.
Subsidy component in project – treatment of subsidy – Sanction of loan – Recovery of Loan. | 20 |

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS II YEAR THEORY PAPER – II

FINANCIAL SERVICES

PERIODS: 160

- | | | |
|-----------|--|-----------|
| 1. | <u>INTEREST CALCULATION :</u> | 30 |
| | Calculation of Interest; Simple Interest, Compound Interest, Compound Amount, Compound Rate (CAER), Add on Interest, Reducing Balance Rate of Interest (EMI), Present value of sum of money Reading interest, to help Interest Calculation on various types of advances (term loans, over drafts, cash Credit, demand loans) and bills discounting | |
| 2 | <u>LEASING :</u> | 25 |
| | Concept and classification (- finance lease and operating lease – Sale and lease back and Direct Lease)- Sources of Finance to a leasing company (equity capital , Debenture, Term Loans, Public Deposits, Bank Deposits, Bank Borrowings etc.) - Tax aspects, Lease Evaluation(Lessor and lessee’s point of view) – legal aspects, Lease Accounting and Reporting :- Current Accounting and Reporting Practices, Accounting Treatment for Finance Leases and Reporting for operating leases – Accounting for lease – hold and Buildings. | |
| 3 | <u>HIRE – PURCHASE :</u> | 30 |
| | Concept and Characteristics of Hire Purchase – Legal aspects – Income Tax aspects – Accounting aspects (in the books of hirer and finance company (owner) – Different types of Repayment Methods – Difference between leasing and Hire purchase – Hire Purchase Act 1972(all the provisions) | |
| 4 | <u>CONSUMER CREDIT :</u> | 12 |
| | Features – Mathematics of Consumer credit - Schemes | |
| 5. | <u>FACTORING:</u> | 08 |
| | Concept of factoring – forms of factoring (Recourse factoring, non-recourse factoring – Maturity factoring – Advance factoring – invoice discounting, full factoring, Bank participation factoring, supplier guarantee factoring, Cross –border factoring) - functions of a factor - Legal aspects. | |
| 6. | <u>CREDIT RATING :</u> | 07 |
| | Meaning, methods of rating – Credit rating of various sectors – credit rating agencies in India – Important aspects to be taken in to account for rating a Company / Organization | |
| 7 | <u>INSURANCE:</u> | 12 |
| | Introduction – Types – (Life Insurance and Non-life Insurance) – kinds of Insurance policies – Re-insurance, Insurance premium determination, Reading the Insurance premium charts (present value of One Rupee, compound sum of One Rupee, etc.). -Calculated surrender values for various types of policies | |

8. **MUTUAL FUNDS :-** Introduction – Classification of Mutual fund schemes (Open and closed End schemes Liquid Fund Schemes – Debt fund schemes- Tax savings schemes – Income and Growth schemes) SEBI guidelines for Mutual Funds investments – Net Asset Value (NAV) of the fund – Rating of Mutual Fund / Schemes. **12**
9. **MICRO – CREDIT AGENCIES :** Introduction - Formation of Groups – Self Help Groups (SHG), Micro-Finance Institutions – Registration - Empowerment of women- Role of the Micro Credit Agencies in meeting the credit needs of women – Group dynamics – Bank linkage – Features of the SHG - Revolving Funds – Recovery need for control over the micro – credit agencies **07**
- 10 **CHIT FUND ORGANISATIONS:** Introduction – Registration – Classification of Chits (Sample chit, prize Chit, business chit) – Important provisions of the A.P. Chit fund Act.- Irregularities in Chit fund organizations – Control over chit fund Organizations **07**
- 11 **BASICS OF TAX PROCEDURE:** Value Added Tax, Central Sales Tax, Service Tax – Income Tax – IT Returns – Personal – Establishments – PAN Cards. **10**

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS II YEAR THEORY PAPER – III
MARKETING DATA BASE MANAGEMENT SYSTEM AND TALLY

PERIODS:160

Unit -1	INTRODUCTION Introduction to DBMS and RDBMS – Advantages of DBMS over file Management system – usage of DBMS in Banking & Financial services	3
Unit – II	DATA BASE & TABLE DESIGN: Creation of data base, opening a data base and editing a data base – table creation – Design view & wizard – Entering the data – types of constraints – Rules for crating field names – Data types – Relationships among tables – key concepts.	12
Unit –III	QUERIES : Definition of query, creating queries in design view wizard – DML – Select, cross tab, update, Append, delete, and make-table queries – Executing & query.- SQL (Simple queries, union queries and complex queries)	12
Unit – IV	FORMS : Definition of Report – Report Creation – Design view – Wizard – Properties of Reports – Types of Reports – Reports on Table & Queries – Exercise	8
Unit – V	REPORTS Definition of Report – Report creation – Design view – wizard – Properties of Reports – Types of Reports – Reports on Table & queries – Exercise.	10
Unit –VI	MACROS: Definition of Macro – Macro creation – Types of action – executing a Macro. Definition of Macro – Macro creation – types of action – executing a macro.	5
Unit - VII	TALLY – Latest version Installation of Tally – Creation of : New Company, Sales Tax Number, values, payment, receipts, contra, trial balance, Profit & loss A/c, Balance sheet and reporting – value added tax (VAT) – Dummy project preparation	50
Unit – VIII	MARKETING a) Introduction to service marketing – Concept and characteristics of services – Distinction between goods marketing and services marketing – Difficulties in marketing of services	60

- b) Marketing techniques – Prospecting, sourcing, approach, business closing, post sales service – segmentation – positioning – Targeting (STP)
- c) Understanding consumer behaviour – Decision making process – Marketing research – Customer relationship management (CRM).
- d) Marketing Mix for goods and services – the 7 “P” frame work- Product, Price, place, Promotion, Process, People, and Physical evidence – Rural marketing – Difference between rural and urban marketing.
- e) Soft skills and personality development : Communication skills, presentation skills, Self confidence, human relations, effective time management, goal setting, life skills etc.

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS II YEAR PRACTICALS PAPER – I
BANKING SERVICES

PERIODS: 160

I FINANCIAL STATEMENTS

- (A) Preparation** of Trial Balance for Sole trader, profit & Loss account & Balance Sheet **15**
- (B) Practical analysis** of one balance sheet of sole trade – for Ex. give a trial balance and ask the students to classify **15**
- i) Various items which belong to profit & loss A/c & Balance sheet
 - ii) prepare the profit & loss account & Balance sheet
 - iii) Visit a sole trading unit; see how the trial balance, P& L A/c & B/S are prepared.
- (C) Practical Class** – Visit to a partnership firm **10**
- i) to know different types of partners
 - ii) to find out how the accounts of a partnership firm are maintained
 - iii) analyze the partnership accounts, balance sheet and profit sharing ratios.
- (D) Company accounts:** **40**
- i) What are the different types of companies
 - ii) If it is a private limited company, question how it is different from a public limited company
 - iii) Demonstration in the class about a public limited company
 - iv) What is a board resolution?
 - v) What are the formalities required for a board resolution to be approved.
 - vi) What can a director on Board do?
 - vii) What is a quorum?
 - viii) Who can be appointed as an auditor
 - ix) Role of an auditor in a company.
 - preparation of trial balance
 - to identify what are the items which belong to profit & Loss A/c & Balance sheet
 - Adjustments in the balance sheet to be noted and learnt.
 - Preparation of profit & loss account (with audited financial statement of a company)
 - Preparation of balance sheet
 - What are the ratios used in analysis of the balance sheet
- For example :
- (a) What is a current ratio – what does it indicate? Calculate Current ratio from a balance sheet.
 - (b) What is tangible net worth? How is it calculated? What is the TNW of the given company
 - (c) What is Debt/Equity ratio, calculate TOL/TNW
 - (d) How are “Total outside Liabilities arrived”
 - (e) Calculate what is a reserve
 - (f) What is dividend? How many times is it given
 - (g) Who are share holders?
 - (h) Who is a debtor (Ask the students to give examples)
 - (i) Who is a creditor
 - (j) What are fixed assets, movable assets & current assets
 - (k) All the above, the student to classify from a Balance sheet of a company
 - (l) What are bonus shares? In the Balance sheet given, what is the percentage of bonus shares issued?

- (E) Credit Cards Demonstration :** **20**
- a) Show a dummy credit card
 - b) How does a credit card work
 - c) How does a credit card company calculate the due date of payment, minimum amount to be paid and interest calculation
 - d) Visit a DSA of a bank to know the process of
 - i) filling up of application form for a credit card
 - ii) requirements as per the application form
 - iii) Income Tax returns – how to verify & check them.
 - e) To ask whether the students know, how the credit card works
 - f) What are the advantages / disadvantages of credit card and how are the payments for a credit card done ?
- (F) Debit Card** **20**
- i) who issues a debit card
 - ii) what is the difference between a debit card & credit card
 - iii) What is a 'Master Card', 'VISA' Card, 'Gold Card'
 - iv) Go to a bank and ask for a debit card application form
 - v) What are the requirements of a debit card?
 - vi) If a debit card is lost what is to be done?
 - vii) What are the charges for a debit card transaction?
 - viii) How to use a debit card or Credit card in purchase of goods & Services
 - ix) How to identify a fraudulent usage of credit card/ debit card
- (G) NRI A/c** **20**
- Ask the students to visit some houses and find out if their family members are living outside India
 - If yes, then they should answer the following questions
 - 1) Who is a NRI?
 - 2) What is the eligibility for a person to be called as NRI ?
 - 3) If the NRI wants to open a bank account, what are the formalities required?
 - 4) Which are the documents required for opening a NRI A/c?
 - 5) What are the advantages of being an NRI?
 - 6) What are the types of accounts which a bank can offer to a NRI?
 - 7) What is the procedure to obtain account opening forms from various banks for NRI A/c and how to fill in the same?
- H) NPA A/c** **20**
- 1) What is NPA?
 - 2) How do you classify an account as NPA?
 - 3) Prepare practical statement of a dummy account and classify when the account has become NPA(i.e. the date of NPA)
 - 4) What is a standard asset, substandard, doubtful & loss asset? Different statements of A/c to be provided to each student & make the classification
 - 5) What is provisioning for assets. ?
 - 6) Provisioning for assets based on their classification
 - 7) How is recovery of assets done?
 - 8) Means of recovery –DRT(Debts Recovery Tribunal, settlement, etc)
 - 9) Visit to a bank / a financial institution to find out how recovery of an asset is done

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS II YEAR PRACTICALS PAPER – II
FINANCIAL SERVICES

PERIODS: 160

I	CALCULATIONS	10
	<ol style="list-style-type: none"> 1 Calculation of Simple Interest 2 Calculation of Compound Interest 3 Calculation of EMIF or Different Periods 4 Calculation of Present Value of Money 5 Calculation of penal interest on loans 	
II.	LEASING	20
	Visit to different leasing companies/ firms, considering the following.	
	<ol style="list-style-type: none"> 1 A practical Exercising by taking a lease proposal – Various considerations by the leasing company. 2 Sources of funding 3 Types of Industries avail leasing – e.g : Heavy Marketing, 4 Benefits of Leasing to the lessee. 5 Tax implications to the lessee 6 Accounting and reporting of Leasing companies (Lessor & lease) 	
III	HIRE PURCHASE:	10
	A visit to different Hire Purchasing companies and considers the following.	
	<ol style="list-style-type: none"> 1 Practical Exercises : Hire Purchase proposals e.g. : Taxi cab, Lorry, Procaine’s etc. 2 Accounting Aspects: with Hirer and Hire. 3 Different Types of Repayment methods – depending upon the next surplus 	
IV	CONSUMER CREDIT	20
	A visit to a ‘ Personal Banking Business Branch’ (e.g. SBI branch and other commercial Bank Branches) and consider the following:	
	<ol style="list-style-type: none"> 1 Eligibility criteria for various types of consumer loans. 2 Preparation / filling the application form for consumer loan 3 Particulars of the documents to be submitted to the bank (Such as salary Certificate for employees (Income Tax Assessment Returns for professionals, Proof of income) Bank Statement or an updated pass book. Check – Pay Slips from the salaries Post – dated cheques – Standing Instructions to the banker by borrower 4 Quotations for the terms to be purchased. 5 Other documents to be submitted to the bank such as proof of age, residence etc. 6 Credit scoring – Assessment of the Loan requirement. 	
V	FACTORING	10
	Since the scope is very limited and available only in Metro cities, NO PRACTICAL SESSION IS SUGGESTED.	
	<ol style="list-style-type: none"> 1 Discussions with the Officials of the agency on various aspects pertaining to an 	

Organization for assigning rating.

VII INSURANCE 30

A Visit to a public as well as a private sector Insurance company (e.g. LIC, SBI, Life, ICICI, Prudential, Birla Sunlife, HDFC, Reliance New India , Oriental, National, Bajaj insurance etc.,) and consider the following.

- 1 Field work along with some insurance agents and associating with them while interviewing the prospective customers and filling up the proposal forms.
- 2 A visit to some banks where ‘Bank assurance’ is available and interact with the Certified Insurance Facilitators (CIF) to know the various products that can be sold to different target groups.
- 3 Discussions with a few Insurance agents for understanding the methods of determining of premiums for various types of policies and regarding the Insurance charts and surrender values

VIII MUTUAL FUNDS: 20

A visit to a few mutual Fund Agencies and local stock market agents and consider the following.

- 1 Field work along with some Mutual Fund Agents and associating with them while interviewing the prospective customers and filling up the proposals forms.
- 2 Discussions with a few Mutual Funds Agents for understanding the factors taken in to account for arriving the net asset value.

IX MICRO – CREDIT AGENCIES 20

A visit to a small, as well as a well established Micro – Credit agency and consider the following.

- 1 To know how they operate
- 2 Visit to a group financed by one of the Micro – Finance credit agents and an SHG financed by one of the commercial Banks and make a comparison between them in respect of [a] Regular Savings [b] periodical meetings [c] Maintenance of accounts [d] economic activities, [e] repayment (f) earnings etc., (g) Maintaining Minutes book
- 3 Revolving Fund
- 4 Book keeping and Maintenance of accounts
- 5 A Mock exercise of an SHG covering the above said aspects.

X CHIT FUND ORGANIZATION 10

Visit a small Chit fund organization and consider the following

- 1 A discussion with chit fund company officials on aspects like types of chits, registration, collection of chit amount, auctions, payment of chit amounts, obtaining of sureties, etc.
- 2 Advantages and disadvantages to the invested as compared to a bank deposit and other investments.

XI TAX PROCEDURE : 10

- 1 Calculation of sales tax, VAT, Service tax on various types of goods / Services manufactured and sold.
- 2 Preparation of various types of periodical returns by the tax paying organizations and individuals to sales tax department, Income tax department and other departments.

Filling up the PAN Card Application.

BANKING AND FINANCIAL SERVICES COURSE
SYLLABUS II YEAR PRACTICALS PAPER – III
DATA BASE MANAGEMENT SYSTEM & ACCOUNTING PACKAGES

PERIODS: 160

- | | |
|---|----|
| - Creating & editing a data Base | 5 |
| - Creation of tables, setting field properties | 5 |
| - Addition of fields, Deletion of fields | 5 |
| - Primary key creation, entering data and saving the data base | 10 |
| - Renaming fields, freezing and unfreezing fields | 10 |
| - Applying filters, sorting the records, building relationships, maintaining security | 10 |
| - Auto correction | 5 |
| - Creation of queries, saving queries , Executing queries, DML statements | 10 |
| - Forms creation, inserting tools on forms – Designing of form – Setting background color, inserting pictures and images, setting the properties of forms and tools, using text boxes, entering the records through forms and inserting charts. | 20 |
| - Creation of reports, designing reports, Headings, sub headings, and summaries on reports, setting background colours and printing the report. | 10 |
| - Creation of macros, types of actions and executing macros – saving a Macro. | 10 |

PRACTICALS USING TALLY

1	Invoicing, sales ledger and statements preparation	5
2	Stock control and evaluation	5
3	Payrolls, pay slips, end of year tax Returns	10
4	Purchase Ledger	3
5	Credit control	3
6	Sales and purchase ledger Analysis	5
7	Remittance advice and Cheques.	4
8	Budgetary Control	5
9	Cost accounting, Job Costs, Standard costs works in progress, Labour Register	10
10	Assets Register	5
11	Hire purchase control	5
	Total	60

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER I YEAR THEORY PAPER – I
COMMERCE AND ACCOUNTANCY

Time: 3 Hours

Max. Marks. 50

I. Answer all Questions:

10 X 2 =20

1. Define Business
2. Classification of various kinds of partners
3. Define Prospectus
4. Explain public enterprises
5. What is office Mechanization?
6. What are the different types of Insurance?
7. What are the channels of Distribution?
8. Define contra entry
9. Explain the classification of Accounts
10. What is average due date?

II. Answer any Five Questions:

5 X 6=30

11. What do you mean by Sole trading business? Describe its merits and demerits
12. Explain the procedure for Incorporation of Company
13. Explain the functions of Stock Exchange
14. Explain the procedure for filling of sales tax / Vat returns in the given form
15. Prepare Bank Reconciliation statement as on 31.12.2006 from the following particulars:
 1. Bank overdraft as per cash book Rs.6,220
 2. A cheque issued to Raja for Rs.2630 was not encashed from the bank
 3. An amount of Rs.500 was collected by the Bank. The same is not recorded in cash book
 4. Interest on overdraft Rs.150 was debited in the pass book only
 5. A cheque for Rs.1,000 received, but it was not sent to bank
 6. Bank charges of Rs.50 debited in the pass book only

16. From the following information prepare Three column cash book

2006		Rs.
March 1	Cash in Hand	10,000
	Cash at Bank	10,000
March 2	Received Cheque from Gopal	18,000
	Discount allowed	200
March 2	The above cheque was sent to bank	
March 8	Drawn from bank for office use	6,000
March 14	Mr.Rao directly deposited a Cheque into the bank	4,000
March 22	Bought furniture	2,000
March 30	Cash remitted into bank	1,800

17. From the following balances record the opening entry

	Rs.
Cash in Hand	2000
Bank overdraft	6000
Bills payable	3000
Bills receivable	8000
Creditors	10000
Debtors	30000
Plant & Machinery	70000

18. Calculate Average Due Date from the following particulars

Due date	Amount (Rs)
2006.	400
19.4.2006	300
09.5.2006	500
18.6.2006	200

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER I YEAR THEORY PAPER – II
BANKING & FINANCIAL SERVICES

Time: 3 Hours

Max. Marks.50

I Answer the following Questions

10x2 = 20

1. Give the Definition of Bank?
2. What is Mutual Funds?
3. Write the meaning of Credit control?
4. What is Endorsement?
5. Write the Two rights of a customer?
6. What are the different types of Accounts?
7. What are the types of Loans?
8. Who is Bank Ombudsman?
9. Write briefly on clearing house?
10. What is letter system?

SECTION- B

II. ANSWER ANY FIVE OF THE FOLLOWING

5X6 = 30

- 11 Write the functions of Commercial Banks?
- 12 What are the methods of quantitative and qualitative credit control methods?
- 13 Write short note for the following.
 - A] Crossing of the cheque
 - B] Dishonor of cheque
 - C] MICR cheque
- 14 Write about the different types of Accounts briefly?
- 15 What are the different types of Loans?
- 16 What are the duties and responsibilities of Banker in disbursing Loan?
- 17 Write the following briefly
 - A] ATM
 - B] Innovative Banking
 - C] Mobile, Tele Banking
- 18 Write the functions of clearing house?

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER I YEAR THEORY PAPER – III
IT SKILLS FOR FINANCIAL SERVICES

TIME: 3 HOURS

Max. Marks. 50

SECTION –A

ANSWER THE FOLLOWING QUESTIONS?

10X2 =20

- 1 Draw the block diagram of the computer.
- 2 Write about – Input devices
- 3 Write a brief note on storage devices
- 4 Write a brief note on MS-Excel
- 5 Define OS & Explain the importance
6. Write about the different views in EXCEL
- 7 How to create ‘e-mail account? Write a brief note on it.
- 8 Write a brief note on wired communications.
- 9 Write the advantages of Electronic calculators.
- 10 How many types of monitors are available? Explain them in brief.

SECTION – B

II ANSWER ANY FIVE OF THE FOLLOWING

5x6 = 30

- 11 What is mail merging? Write a brief note on it.
- 12 Draw the Power Point window and write the detailed note on the parts.
- 13 Explain about Domain naming system.
- 14 Write the various views available in word and explain them in detail.
15. How many types of Generations are there in computers? Explain them in detail.
16. What are macros? Explain in detail.
- 17 What is networking and explain LAN, WAN, & MAN
- 18 Draw the excel window? label and explain in detail

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER I YEAR PRACTICALS PAPER – I
ACCOUNTANY.

Time: 3 Hours

Max. Marks. : 50

ANSWER ALL QUESTIONS

1. Identify the types of Accounts from the following particulars: **5**
 - a) Rama A/c
 - b) Andhra Bank A/c
 - c) Machinery A/c
 - d) Salaries A/c
 - e) Interest A/c

2. Prepare the Specimen copy of Cheque and identify the difference between bearer cheque and account payee **5**

3. Rectify the following errors: **10**
 - a) Rent paid Rs.500 to Rama was not posted in the Ledger
 - b) The sales return book is overcast by Rs.150
 - c) The total purchase book has been undercast by Rs.250
 - d) Salary paid to Kiran Rs.1000 is debited to his personal account
 - e) Repairs to Building Rs.400 debited to Buildings A/c

4. Pass Entries in vouchers and enter in the Journal, post into Ledger, and prepare final accounts of the following transactions: **20**

2006		Rs.
January 1	Commenced business with cash	1,00,000
2	Bought goods for cash	10,000
3	Sold goods for cash	5,000
4	Purchased goods on credit from Mahesh	5,000
5	Sold goods to Venkatesh	2,000
6	Goods returned to Mahesh	1,500
6	Sold goods to Akhilesh for Cash	2,300
8	Venkatesh returned goods	800
9	Purchased office premises	2,00,000
11	Paid rent	2,000
12	Received commission from Kirthi	200
13	Received a Cheque from ABC Ltd	3,000
14	Issued a cheque to PQR Ltd	5,000
15	Paid college fees of his son	750
17	Paid for computers	30,000

05. From the following particulars of Mr. file the Income Tax Return in SARAL form and calculate his tax liability : **5**

a) Income from Salaries	Rs.1,20,000
b) Income from House property	Rs.60,000
c) Income from Capital gains	Rs.45,000
d) Income from Business and Profession	Rs.25,000
e) Income from other sources	Rs.20,000

Mr. X has savings in his General provident fund account/LIC etc
Rs.42, 000

06. Record **5**

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER I YEAR PRACTICALS PAPER – II
BANKING & FINANCIAL SERVICES

TIME: 3 HOURS

MAX. MARKS: 50

Answer any four of the following

4x10 =40

- I Write about the procedure to be followed for opening a New Account at your Bank?
- II Fill the following forms
- A] Pay in slip
 - B] Withdrawal slip
 - C] Draft requisition form
 - D] Cheque crossing
- III What are the formalities to be complied with for getting housing loan?
- IV Prepare the Cash receipts and payment scroll with imaginary figures
- VII Viva + Record **5+5 = 10**

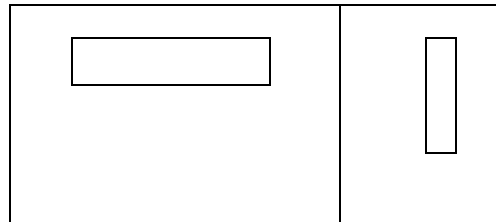
BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER I YEAR PRACTICALS PAPER – III
IT SKILLS FOR FINANCIAL SERVICES

Time: 3 Hours

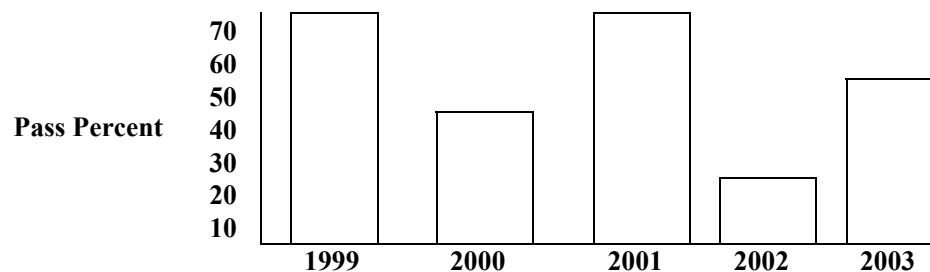
Max. Marks. 50

A] Answer Any Nine Questions Each Question Carries 5 Marks. 9X5=45

- 1 Design a paper ADD by using MS- Word
- 2 Prepare a presentation on your College which covers all the information by giving attractive Animation.
- 3 Create a employee salary statement Template which contains employee number, employee name, employee designation, basic, 10% DA, 15% HRA, 25% TA, other allowance 25% Total, 30% Income Tax Professional Tax 5 % and Gross. & Net
4. Create a Mail Merge for sending greetings to 10 Friends.
5. Enter data of 50 students. Filter the information on specific columns.
- 6 Draw the below given diagram in word and flip in horizontally and vertically?



7. Show a beautiful presentation with 3 slides discussing about your class room with beautiful design.
8. Create your College timetable in MS-Word using inset table command.
9. Draw the following chart with given labels.



- 10 Insert a comment to the cells E7 and E13 & show the comment.
- 11 Set the timings for the two slides. For the first slide 15 seconds and for second slide 22 seconds.
- 12 Create a e-mail account on your College name.

B] Record

5

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER II YEAR THEORY PAPER – I
BANKING SERVICES

Time: 3 Hours

Max. Marks.50

I Answer the following 10X2 = 20

1. What are the current liabilities and Assets?
2. What is credit card and ATM Card?
3. How to recover NPA?
4. Give Some examples for Retail Loans?
5. What is listing of shares?
6. What is Demat A/c?
7. What IRDP and PMRY?
8. What are bills of Exchange?
9. What is D.S.A?
10. Write the activities of SEBI?

II Answer any five of the following 5x6 = 30

11. Prepare the proforma of Balance sheet as per Banking Regulation Act ?
12. Write short notes for the following
 - a) NRI Deposits
 - b) Foreign Exchange
 - c) Front Office
 - d) Back Office
13. Write the Role of DSA in Promoting the products of sale of deposit products?
14. What are the formalities for listing of shares in Stock exchanges?
15. What is the need and advantages of Demat A/c.?
16. How do you identify the beneficiary of scheduled caste finance corporations?
17. Write the functions of a company
18. Write the Role of Loan recovery agencies and their recovery procedure?

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER II YEAR THEORY PAPER – II

FINANCIAL SERVICES

Time: 3 Hours

Max. Marks.50

I ANSWER THE FOLLOWING 10X2=20

1. Write the various types of advances?
2. Classify the lease?
3. Define Hire purchase?
4. What are the different types of factoring?
5. What is meant by Credit Rating?
6. What is Re-Insurance?
7. Classify the Mutual fund scheme?
8. What is self help group?
9. Briefly write the types of chits?
10. What is value added tax?

II ANSWER ANY FIVE OF THE FOLLOWING 5X6=30

11. Briefly explain different types of mutual funds?
12. What are the sources of finance to a leasing company?
13. Write the concept and characteristics of Hire purchase system.
14. What are the features of Consumer credit schemes?
15. Briefly explain the different forms of factoring?
16. What are the important aspects to be taken into an account for rating a company?
17. Write the important provisions of A.P. Chit fund Act?
18. Write the role of Micro credit agencies in meeting the credit need of Women. ?

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER II YEAR THEORY PAPER – III
MARKETING, DATABASE MANAGEMENT SYSTEM AND TALLY

Time: 3 Hours

Max. Marks.50

I Answers the question each question carries Two 10X2=20
Marks

1. Define DBMS
2. What is subschema?
3. Differentiate between Hierarchical and Network data models
4. What are the Data types available in Table design?
5. What are the differences between goods services Marketing?
6. Explain the syntax of SQL
7. What are the tools in form design?
8. Explain various types of Reports.
9. What is meta data?
10. What is a macro?

II Answer any 5 questions each question carries Six 5x6=30
Marks

11. Explain any 6 CODD rules
12. What are the Advantages of DBMS Over file processing system.
13. Explain various Data Models in DBMS.
14. What do you understand about CRM?
15. Explain the procedure to create query design with example
16. What are the skills required for success in any profession?
17. Explain Report design with simple query
18. Explain procedures to create, and to execute a macro

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER II YEAR PRACTICALS PAPER – I

BANKING SERVICES

Time: 3 Hours

Max. Marks.50

I ANSWER ANY FOUR OF THE FOLLOWING

- | | |
|---|--------|
| 1. From the given various items (Vouchers) classify profit & loss A/c and Balance Sheet | 10 |
| 2. Filling application of Credit card & Debit Card | 10 |
| 3. Filling up A/c opening form, Auto finance loan proposal form | 10 |
| 4. Know your customer explain in detail | 10 |
| 5. Filling application form of PMRY/IRDP | 10 |
| 6. Viva + Record | 5+5=10 |

BANKING AND FINANCIAL SERVICES COURSE
MODEL QUESTION PAPER II YEAR PRACTICALS PAPER – III
DATABASE MANAGEMENT SYSTEM

Time: 3 Hours

Max. Marks.50

1. Create a table (with field Names, R No., Subject -1, Subject -2, Subject -3) and Table -2 (H. No. Street, City, Pin) and form Relation ship between Two Tables. 10
2. Create a query and execute DML commands (Assume own data) 10
3. Create a form and insert pictures and images. 10
4. Create a Macro with a suitable example 10
5. Viva + Record 5+5 =10

- I] List of equipments**
- a) Application forms of all bank Transactions
 - b) Cheques
 - c) Computer, Printer, Software
 - d) Dummy Model Bank suitable for training with Records, Registers, forms, etc.
- II] List of on the Job Training sites**
- a) All nationalized and Private Banks including Co-Op Banks, LIC & GIC(NBFC, UTI) etc.
 - b) Registered Chit Fund Offices like Sri Ram Chit Funds, Margadarshi Chit Funds, etc.
 - c) Private Finance Companies like Sundram Finance, Bajaj Finance etc.
 - d) Hire Purchase and leasing Companies etc.
 - e) Primary Agriculture Co-Op Credit Societies, Micro Finance Organizations.
 - f) Stock Brokers
 - g) Mutual fund companies / broker companies.

III] Assignment For On The Job Training And Evaluation :

Each task listed below may be considered for awarding one mark after successful completion of the task

Banking & Financial Services :

- 1. Typist – cum – Assistant** **5**
 - 1 Taking dictation or from manuscripts, Typing on manual or electronic typewriter or personal computer of the following.
 - a) All Official letters
 - b) Circulars
 - c) Memorandums, Notices
 - d) Any other job assigned by the Officer.
- 2. Public Relation Assistant –Cum–Receptionist :** **5**
 - a) Receiving customers with due courtesy and preparing a short note of his /her requirements.
 - b) Referring to concerned person for the related work with note of his /her requirements.
 - c) Final reply to customer with necessary follow up
- 3. Office Services :** **10**
 - a) Office up -keeps neatness and maintenance of all constituents of Office, generator etc. payment of electrical and telephone bills.
 - b) Office security, Iron safe, Fire extinguishers, keeping records in proper lock and key and safe position.
 - c) Inward Register – Entries and maintenance.
 - d) Out ward and inter departmental movement register with proper followup.
 - e) Sufficient provision of furniture etc., according to the needs of the staff and field officials.
 - f) Procuring, supply control and maintenance of various form, stationery and printing, etc.
- 4. Personnel And Industrial Relations Assistant :** **5**
 - a) Maintenance of personnel records of all employees including field staff
 - b) Maintenance and control of attendance register leave records, issuing necessary orders.
 - c) Attending to salary related jobs such as preparation of pay rolls, grant of

- normal and additional increments etc.
- d) Miscellaneous, Disciplinary rules when ever necessary, daily wages, statutory such as shops and establishments act provision.
- 5. Marketing And Sales :** **10**
- a) Planning – Targets for the, month, fortnight review meetings, competitions.
- b) Preparation of N>B>Statistics and motivation letters to field staff and preparation of statistics to all departments.
- c) Agency matters, recruitment, appointment, training etc.
- d) Development Officers, appraisals, performance reviews, motivation letters.
- e) Publicity, Boarding, wall painting posters, handouts, public relations, customers meet.
- 6. Cashier** **5**
- a) Receipts of deposits / premiums/Miscellaneous
- b) Payments to staff / field personnel/customer control
- c) Safe custody of cash/Cheques /Collecting from banks and remittances to bank
- d) Maintenance of petty cash and stamp accounting.
- 7. Customer Services :** **5**
- a) Deposits, Adjustments, refund, maintance of records.
- b) Age admission /Nomination/Assignment/Alteration.
- c) Loans/Loan interest /recovery procedure forcloser action
- d) Specimen copies of issued documents
- e) Road and rail maps.
- 8. Maintenance of punctuality and attendance** **5**

IV] Qualifications For The Teaching Staff Of Banking & Financial Services

M.com or MBA with Commerce and Banking background or with PGDBO of IFBI or others of standard, B.com with P.G. Diploma in Banking & Finance duly recognized /given equivalence.

or

Retired/ working Bank Staff / Preferably Officers.

V] Reference Books

1. Banking & Financial systems by Prof. Aryasri Ramana Murthy
2. Banking Theory & Practice V Varsheney & Sundaram.
3. Banking Law Tandon
4. Banking & Financial systems
Published by Prof. G. Ram Reddy, Centre for Distance Education, OU, Hyderabad.
5. Financial markets & Services, By Rakesh Shahani.
6. Marketing in India by S. Neelamegham Published by Vikas/ Publishing House Pvt. Ltd, New Delhi.
7. Marketing Management in India, - Ranjan Nair, Sultan Chand, New Delhi
8. Principles of Marketing and Salesmanship by J.C. Sinha, Pubulished by S. Chand and Co. Delhi.
9. Salesmanship and publicity by J.S.K. Patel Published by Sultan Chand and Sons, Delhi.
10. Marketing by Ranjan Mair, Published by Sultan Chand and Sons, Delhi
11. Marketing and salesmanship by S.A. Sherekar Published by Himalaya Publishing House.
12. Computer Fundamentals (in Telugu) by Mr. Yesu Babu
13. Fundamental Computer by E. Balaguru Swamy.

14. Peter Noton's Introduction to Computers.
15. Manual of SEBI – Puri VK
16. How to do Lease Financing & Hire Purchase Business – Jain N.K
17. Financial Management Theory & Practice – Chandra P
18. Corporate Financial Management – Raj, Basant A
19. Indian Finance System – Khan MY
20. Finance Management – Kulkarni P V.