

**SEMESTER - II**  
**FINANCIAL ACCOUNTING - II**

**1. Course Description**

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

Course Code: U26/COM/DSC/201

Course Type: MJR

No. of Credits: 5

Max. Hours:75

Max Marks: 100

Hours Per Week: 5

**2. Course Objectives:**

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

**3. Course Outcomes:**

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

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

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

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

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

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

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**4. Course Content****MODULE I - BILLS OF EXCHANGE:****(15 Hrs)**

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

**MODULE II - CONSIGNMENT AND JOINT VENTURE ACCOUNTS (15 Hrs)**

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

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

**MODULE III - BRANCH ACCOUNTS****(15 Hrs)**

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

**MODULE IV- ACCOUNTS FROM INCOMPLETE RECORDS****(15 Hrs)**

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

**MODULE V- ACCOUNTS OF NON-PROFIT ORGANIZATIONS****(15 Hrs)**

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

**Lab work:**

Computerised accounting using Tally. ERP 9.0

### 5. References:

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

**Note: Latest editions are to be used.**

### 6. Syllabus Focus

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

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

#### b) Components on Skill Development/Entrepreneurship Development/Employability

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

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

### 7. Pedagogy

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

### 8. Course Assessment Plan

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

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

#### b) End Semester Question Paper Pattern

## FINANCIAL ACCOUNTING – II

Course Code: U26/COM/DSC/201

Credits: 5

Max Marks: 60

Time: 2 Hrs

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SECTION A

I) Answer the following:

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

OR

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

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

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

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

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

**10 Marks**

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

**10 Marks**

OR

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

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

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

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

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

OR

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

Opening stock on 1-4-2017	24,000	Sundry Debtors on 31-3-2018	9,160
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Closing stock on 31-3-2018	18,000	Goods received from the H.O	30,000
Credit sales	41,000	Expenses paid by the H.O for the branch	10,400
Cash sales	17,500		
Receipt from Debtors	37,900		

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

**10 Marks**

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

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

(OR)

8. Answer the following:
- a. Distinguish between a balance sheet and a statement of affairs. **5 Marks**
- b. Show the specimen formats of Total Debtors a/c and Bills Receivable a/c, Total Creditors a/c and Bills Payable a/c. **5 Marks**
9. Prepare Income & Expenditure A/c for the year ended 31-12-2023 and the Balance Sheet as on that date from the given Receipts & Payments A/c and additional information. **10 Marks**

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

Dr.

Cr.

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

**Information:**

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

OR

10. Answer the following:

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

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

## SECTION B

II) Answer any five of the following

(5 x 2 = 10 Marks)

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

17. What is meant by loading in branch accounting?

**c) Question Paper Blueprint**

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

**d) Paper setting guidelines as per Blooms Taxonomy**


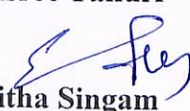

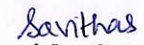
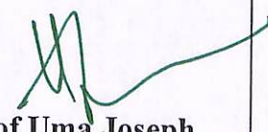
SECTION A - INTERNAL CHOICE				
FIANACIAL ACCOUNTING -II			5 Q X 10 M = 50 M	
Question Number	Question	Question	CO	BTL(Blooms Taxonomy Level)
1	Module 1	What ....	CO 1	I (Remembering)
2	Module 1	a) Distinguish...	CO 1	IV (Analysing)
		b) Show ....		II (Understanding)
3	Module 2	Prepare....	CO 2	VI (Creating)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

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

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

### 9. CO - PO Mapping:

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

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

**SEMESTER - II**

**BUSINESS LAWS**

**1. Course Description:**

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

Course Type: MJR

Course Code: U26/COM/DSC/202

No. of Credits: 5

Max.Hours:75

Hours Perweek:5

Max.Marks:100

**2. Course Objectives**

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

**3. Course Outcomes**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**5. References**

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

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

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

**b) Components on Skill Development/Entrepreneurship Development/Employability**

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

**7. Pedagogy**

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

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

CBCS 2026

BUSINESS LAWS

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

**b) Model Question Paper- End Semester Exam**

**BUSINESS LAWS**

Course Code: U26/COM/DSC/202

Credits: 5

Max.Marks:60

Time: 2Hrs

**SECTION – A**

Answer any **FIVE**

**5Q X 10M=50M**

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

(OR)

8. Discuss the procedure for incorporation of LLP under the Act.
9. Describe the various kinds of Intellectual Property Rights  
(OR)
10. Name the objects of RTI Act, 2005.

### SECTION – B

Answer the following (Any 5 out of 7)

5Q X 2M=10 M

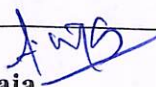
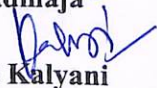
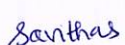
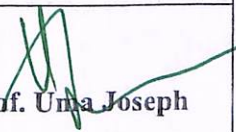
11. What do you mean by illegal agreement?
12. What do you mean by co-agent?
13. Compare Indemnity and Guarantee contracts.
14. What are the rights of a consumer?
15. What is the method of registration of a Patent?
16. What is a cheque?
17. What do you understand by “ Designated Partner”

#### c) Question Paper Blueprint

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

## 9.CO PO Mapping:

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

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

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

Programme : B.COM (A&amp;F, H, IPP)

Course Code: U26/COM/DSC/203

Course Type: MJR

No of Credits: 5

Max.Hours:75

Hours per week: 5

Max. Marks: 100

**2. Course Objectives**

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

**3. Course Outcomes**

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

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

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

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

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

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

**4.Course Content****MODULE I: RESERVE BANK OF INDIA (15 Hrs)**

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

**MODULE II: NON-BANKING FINANCIAL INSTITUTIONS (15 Hrs)**

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

**MODULE III: BANKER & CUSTOMER (15 Hrs)**

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

**MODULE IV: CUSTOMER'S ACCOUNTS (15 Hrs)**

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

**MODULE V: CHEQUES, DEMAND DRAFTS & E-BANKING (15 Hrs)**

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

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

## 5. References

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

Note: Latest edition of the readings to be used.

## 6. Syllabus Focus

### a) Relevance to Local/Regional/National/Global Development needs

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

**b) Components of Skill Development/Entrepreneurship Development/Employability**

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

**7. Pedagogy**

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

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

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

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

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

Max Marks: 60  
Time:2 Hrs

**SECTION-A**

I. Answer the following 5×10=50 M

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

OR

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

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

OR

4. Outline the working of NABARD in detail.

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

OR

6. Explain the working of Garnishee Order in detail.

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

OR

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

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

OR

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

**SECTION-B**

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

11. Explain the significance of NPA in brief.

12. List any 2 functions of SIDBI.

13. Discuss about Banker's Right of Lien.

14. Discuss about CRR in brief.
15. Differentiate between NEFT and RTGS in brief.
16. Explain Rule in Clayton's case.
17. Discuss the meaning of Pass Book in banking in brief.

**c) Question Paper Blueprint**

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

**d) Paper Setting Guidelines As Per Blooms Taxonomy**

SECTION A-INTERNAL CHOICE			5 X 10 M=50 M	
Question Number	Question	Question	CO	BTL (Blooms Taxonomy Level)
1	Module I	Describe	CO1	II (Understanding)
2	Module I	Explain	CO1	II (Understanding)
3	Module II	Define	CO2	I (Remembering)
4	Module II	Outline	CO2	I (Remembering)
5	Module III	Describe	CO3	II (Understanding)
6	Module III	Explain	CO3	II (Understanding)

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

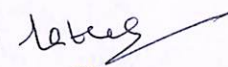
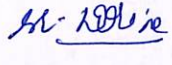

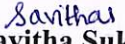

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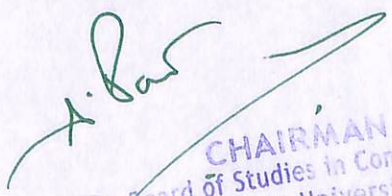
## 9) CO-PO Mapping:

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

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

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**SEMESTER - II**

**PRINCIPLES OF MARKETING**

**1. Course Description**

Programme: B. Com (H)  
Course Code: U26/CHN/DSC/201  
Course Type: MJR  
No. of credits: 5

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

**2. Course Objectives**

- To provide students with a comprehensive understanding of the marketing function & environment.
- To develop an ability to understand the various elements of marketing mix and their impact on marketing strategy.

**3. Course Outcomes**

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

CO 1: Explain fundamental marketing concepts and analyze the marketing environment influencing business decisions.

CO 2: Evaluate product strategies including product life cycle and branding decisions.

CO 3: Examine pricing strategies and identify factors influencing pricing decisions.

CO 4: Analyze marketing channel structures and the role of intermediaries in distribution management.

CO 5: Assess promotion mix tools including digital marketing platforms.

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**MODULE I: INTRODUCTION**

(15 Hrs)

Marketing-Definition - Concepts in marketing - Marketing environment - factors influencing micro and macro environment- Market segmentation – meaning - bases of market segmentation-Market targeting- Market positioning- Marketing mix- concept & elements of marketing mix - Green marketing - Marketing ethics – Customer value & satisfaction – Consumer decision process – customer relationship management (CRM) – Marketing metrics – AI in marketing

**MODULE II: PRODUCT**

(15 Hrs)

Product- concept- levels of product- classification of product- product differentiation & innovation - Marketing Myopia - product line- product mix- Product life cycle theory (PLC) – Stages & Marketing strategies - New Product Development – Stages of new product development – Branding - concept, meaning & importance of branding- Types of branding - national brands- store brands- co-branding- brand extension- multi-brands- Packaging- need- functions – sustainable packaging - labelling – meaning & importance.

**MODULE III: PRICING**

(15 Hrs)

Price - concept & importance- factors influencing pricing decisions - value based pricing- good value pricing- value added pricing- Pricing strategies for new products - skimming strategy- penetration strategy - Product mix pricing strategy- product line pricing- Price adjustment strategies – Segmented pricing, Discounts & Allowances, Geographical pricing, Promotional pricing, Psychological pricing, Dynamic pricing.

**MODULE IV: MARKETING CHANNELS**

(15 Hrs)

Nature and importance of marketing channels- types of marketing intermediaries- Distribution strategies - intensive distribution- exclusive distribution- selective distribution – e- commerce Channel levels- Channel behaviour & channel conflict- Vertical marketing systems- corporate vertical marketing system - contractual vertical marketing system- administered vertical marketing system- horizontal marketing system- multi- channel/omni-channel distribution system – supply chain integration

**MODULE V: PROMOTION**

(15 Hrs)

Promotion – Concept and importance - promotion mix elements - Personal selling- nature and process - managing the sales force- Sales promotion- Objectives and tools- consumer promotions- trade promotions- business promotion- Advertising- objectives & media - Public relations- Direct marketing - forms of direct marketing- direct mail- telephone marketing - catalog marketing- Social media marketing – social marketing platforms – Digital marketing – SEO & SEM basics – Content marketing – Influencer marketing.

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**5. References**

Kotler, Philip & Gary Armstrong – Principles of Marketing (18th Edition)  
 Kotler, Keller & Chernev – Marketing Management (16th Edition)  
 Chaffey & Ellis-Chadwick – Digital Marketing  
 Ryan, Damian – Understanding Digital Marketing  
 Chernev – Strategic Marketing Management  
 Stokes – eMarketing: The Essential Guide to Digital Marketing  
 Brar, Cheema & Kular, Principles of Marketing  
 Bhatia, Fundamentals of Digital Marketing

**6. Syllabus Focus**

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

Local /Regional/National /Global Development Needs	Relevance
Local needs	Helps students understand marketing practices of local businesses and small enterprises
Regional needs	Provides knowledge useful for retail markets
National needs	Develops marketing competencies required for Indian businesses operating in competitive markets.
Global needs	Introduces modern marketing strategies and digital marketing practices relevant to global markets

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## b) Components on Skill Development/Entrepreneurship Development/Employability

SD/ED/EMP	Syllabus Content	Description of Activity
Skill Development	All Modules	Assignment on Marketing Mix analysis of a company
Entrepreneurship	Product & Pricing	Business idea development
Employability	Promotion & Distribution	Mini Research project – consumer behaviour

## 7. Pedagogy

S. No	Student Centric Methods Adopted	Type / Description of Activity
1.	Experiential Learning	Class room quiz & marketing simulations
2.	Participative Learning	Group discussion and Presentations
3.	Problem solving	Case study analysis
4.	Project Based learning	Mini research project
5.	ICT enabled learning	Use of digital marketing case examples

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

CO	Continuous Internal Assessments CIA - 40%	End Semester Examination-60%
CO1	CIA I – Presentation/Case study	Written Exam
CO2	CIA II – Written Internal Exam	
CO3	CIA I – Research report (Marketing Mix)	
CO4	CIA II – Written Internal Exam	
CO5		

**b) Model Question Paper- End Semester Exam****PRINCIPLES OF MARKETING**

Course Code: U24/CHN/DSC/201  
Credits: 5

Max Marks: 60  
Time: 2 Hrs

**SECTION A****I. Answer the following****5 x 10 = 50 M**

1. Explain the impact of marketing on consumers giving relevant examples.

OR

2. Explain the variables considered for segmenting consumer markets.

3. Explain the stages involved in New Product Development.

OR

4. Explain the stages of Product Life Cycle in detail with a diagram.

5. Explain new product pricing strategies with examples.

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6. What are the price adjustment strategies followed by a business.

7. Explain Vertical & Horizontal Marketing Systems.

OR

8. What are the alternative distribution strategies while determining the channel design.

9. What are the objectives of sales promotion? Explain major consumer promotion tools often used. Give examples.

OR

10. Explain the term Personal Selling. Explain the steps in personal selling.

**II. Answer any FIVE**

**5 x 2 = 10 M**

11. Branding
12. Product Mix
13. Selling concept
14. Unsought products
15. Psychological Pricing
16. Product augmentation
17. Positioning

**c) Question Paper Blueprint**

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

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## d) Paper setting guidelines as per Blooms Taxonomy

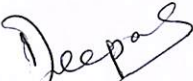



SECTION A - INTERNAL CHOICE				5 Q X 10 M = 50 M
Question Number	Question	Question	CO	BTL(Blooms Taxonomy Level)
1	Module 1	Describe	CO 1	Level I
2	Module 1	Recall	CO 1	Level I
3	Module 2	Apply	CO 2	Level III
4	Module 2	Identify	CO 2	Level III
5	Module 3	Describe	CO 3	Level II
6	Module 3	Compare	CO 3	Level II
7	Module 4	Explain	CO 4	Level II
8	Module 4	Outline	CO 4	Level II
9	Module 5	Develop	CO 5	Level III
10	Module 5	Plan	CO 5	Level III
SECTION B - ANSWER ANY 5 OUT OF 7 ( To compulsorily have ONE question from each module)				5 Q X 2 M = 10 M
11	Module 1	Define	CO 1	Level I
12	Module 2	Choose	CO 2	Level III
13	Module 3	Classify	CO 3	Level II
14	Module 4	Illustrate	CO 4	Level II
15	Module 5	Identify	CO 5	Level III
16	Any Module		Applicable CO	
17	Any Module		Applicable CO	

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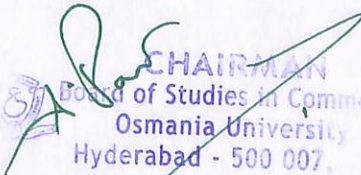
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## 9. CO-PO Mapping

CO	PO	Cognitive Level	Class room sessions(hrs)
1	1	Understanding	15
2	2	Applying	15
3	2	Applying	15
4	2	Applying	15
5	2	Applying	15

Prepared by Course Teacher	Checked & Verified by HOD	Approved by Principal
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