

BANKING STANDARD XI

PAPER I SYLLABUS

1. Elementary Book-keeping and Accountancy

(i) Definition, objects, importance, and utility of bookkeeping the theory and principles of double entry book-keeping and its advantages.

(ii) Accounts- Real, personal, nominal.

(iii) Journal entries with narration documents supporting entries in books of accounts.

(iv) Ledger- posting from journal to ledger accounts, balancing ledger accounts, debit and credit.

v) Writing of goods account with entries of closing stock opening stock, valuation of stock- direct and indirect expenses- expenses and gains on nominal accounts.

(vi) Cash book and subsidiary book– purchases, sales, returns inward and returns outward books. posting from subsidiary books and cash book to ledger accounts.

(vii) Trial Balance. Profit and Loss account and balance sheet based on trial balance.

(viii) Preparing trading and profit and loss account –depreciation, drawings, interest on capital and drawings, outstanding and prepaid expenses, incomes accrued due, bad debts, etc.

ix) Reserve for doubtful debts, reserve for discount on debtors and creditors; preparing trading and profit and loss account with adjustments.

(x) Preparing balance sheet.

(xi) Reconciliation statement –errors and their rectification.

(xii) Bills of exchange acceptance, honoring and dishonoring bills.

2. The natures of Banking and the functions of a Banker.

3. The meaning of Banking and Mercantile firms.

4. Negotiable Instruments –cheques, bills of exchange and promissory notes – documents analogous to cheques and other negotiable instruments, parties to the negotiable instruments – procedure in the case of dishonor.

5. History of Indian Banking for the 20th Century Commercial, Co-operative and

Foreign Exchange Banks; Nationalisation of the Reserve Bank of India;

Nationalisation of the Imperial Bank; Social objectives, Nationalisation of major 14 Commercial Banks.

6. The Central Banking System – Reserve Bank of India and its functions, organization of the Reserve Bank of India (Functional and Structural).

7. Banks in the Public Sectors

(I) State Bank of India and

(II) Other Nationalised Banks . Working and progress of State Bank of India Lead Bank scheme.

BANKING STANDARD XII

PAPER I SYLLABUS

1. Profit and loss Account of the bank - Explanation of important items.

2. Banking Regulation Act–Negotiable instruments —Cheques, Bills of exchange and Promissory notes; Quasi Negotiable Instruments ; Character of and parties to Negotiable Instruments ; Types of Negotiable instruments , drawing issue and negotiation of cheques.

3.Important sections of Companies Act relating to banking operations regarding Limited Companies.

4.Banks and Foreign Trade –Various method of payments in international trade.

Letters of credit, Traveller Cheques other currencies , Shipping documents , Terminology used in Exchange Transactions.

Work of Foreign Exchange

Department relating to –

a) Letters of credit, packing credit.

b) Collection and negotiation of clean and documentary foreign Bill's , Commercial L/Cs, uniform customs and practice for commercial documentary credits, Shipping documents , clearance of goods , Shipping procedure and customs formalities .

c) Insurance and encasement of drafts , mail and cable transfers , personal letters of credit , Travellers cheques , Purchase and sale of Foreign Notes and coins