

St. Joseph College of Commerce
Under -Graduation Department
Bangalore

Lesson plan

Class: IV Sem BCom

Subject Code: C1 15AR 303

Subject Name: Theory and Practice of Banking

Lecture Hours: 60

Objective:

- (1) To acquaint students about the Indian banking system
- (2) To inculcate skills and help acquire functional knowledge about banking, essential in negotiating and interacting with the bankers
- (3) To sensitize and create awareness about the recent and emerging trends and advancements in the field of banking

BOOKS FOR REFERENCE:

1. Bank management – Vasant Desai
2. Banking, Theory, law and Practice-Gordon-Natarajan
3. Money, banking, International trade- M.L. Jhingan

Sl. No	UNIT & OBJECTIVES	No. of Lecture Hours	Methodology/pedagogy	Evaluation
Module 1	Nature of banking and functions of a banker			
1	Functions of commercial banks	1	PPT's lecture method, videos example	Discuss MCQ
2	Sources and employment of commercial banks funds, earnings assets of a bank	1	Lecture , videos and Illustration	Discuss Class ro Interact
3	Creation of credit by banks, theories of liquidity and profitability	1	Lecture and Illustration	Discuss Class ro Interact
4	Obligations and rights of a banker	1	Lecture with Examples Case study	Discuss
5	Garnishee order	1	PPT's Lecture	Class ro Interact

6	Disclosure of information about the customers as required by the law(KYC)	1	PPT's ,videos Lecture	Discuss & Pract
7	law of limitation	1	PPT's ,videos	Discuss
8	Activity 1	1	Lecture	Class ro Interact
Module 2:	Commercial banks and central banks			
9	Types of banks	1	PPT's Lecture	Class ro particip
8	Scheduled and non-scheduled banks	1	PPT's Lecture	Discuss & Pract
9	Regional development banks	1	PPT's Lecture	Discuss & Pract
10	Development banks	1	PPT's Lecture	Discuss & Pract
11	Types of banking system, branch , unit and mixed banking system	1		
12	Retail banking-functions and purpose of banking	1		
13	Investment banking-functions Corporate banking and private banking	1		
14	Micro credit- purpose and importance Islamic financing and 5 basic principles	1		
Module 3:	Negotiable Instruments			
15	Essential characteristics of Negotiable Instruments	2	PPT's Lecture, Case study	Discuss & Pract
16	Promissory note and bill of exchange	2	PPT's Lecture and Illustration	Discuss & Pract

17	Cheque-meaning and features and types	2	PPT's,Case study Lecture and Illustration	Discuss & Pract
17	Types of crossing	1	PPT's Lecture and Illustration	Discuss & Pract
18	Demand draft , parties to a negotiable instrument	1	PPT's Lecture	Discuss Practica
Module 4	Paying and collecting banker		PPT's Lecture	Discuss Practica
19	Precautions to be taken by a paying banker	2	PPT's Lecture	Discuss Practica
20	Protection to paying banker in case of order cheques	2	PPT's Lecture	Discuss Practica
21	Suitable replies to dishonored cheques	2	PPT's Lecture	Discuss Practica
22	Conversion by collecting banker, duties of collecting banker	2	PPT's Lecture	Discuss Practica
Module 5	Principles of bank lending and managing risk			
23	Principles of sound lending, credit worthiness of borrowers	3	PPT's Lecture	Discuss & Pract
24	Non-performing assets	3	PPT's Lecture	Discuss & Pract
25	Modes of creating charge-lien, pledge, hypothecation, mortgage, assignment	3	PPT's Lecture and Illustration	Discuss & Pract
26	Types of risk-Basel Norms and its global impact with special emphasis on its implementation in India	3	PPT's Lecture and Illustration	Discuss & Pract
Module 6	Latest trends in banking			
26	Phone banking- call centers	1	PPT's,videos Lecture and Illustration	Discuss & Pract
27	Internet banking- mobile banking	1	PPT's Lecture and Illustration	Discuss & Pract
28	Payment gateways-card technologies	2	PPT's Lecture and Illustration	Discuss & Pract
29	MICR electronic clearing	1	PPT's Lecture and Illustration	Discuss & Pract
30	Total Branch computerization-centralized banking	1	PPT's Lecture and Illustration PPT's Lecture and Illustration	Discuss & Pract

31	Electronic fund transfer-RTGS-NEFT	1	PPT's Lecture and Illustration	Discuss & Pract
32	Electronic money-E-cheques	1	PPT's Lecture and Illustration	Discuss & Pract

Subject Faculty: Dr. Selvi S, Dr.Nagaraj and Ms. Christina