

### Semester Lecture Plan

#### Government College of Arts, Commerce and Science Sanquelim Goa

**Name of Faculty: Dr Ramashanti Anand Naik**

**Subject: Fundamentals of Banking**

**Paper code: COM-112**

**Program/Course: BCom**

**Class: B**

**Academic year: 2024-2025**

**Semester: II**

**Total Lectures: 60**

#### Course Objectives:

The course is aimed to achieve the following objectives:

1. To acquaint learners with the structure, types, and systems of banking.
2. To impart knowledge of functions, types of customers, and banker-customer relationships.
3. To familiarize learners with Negotiable Instruments.
4. To equip learners with the basics of e-banking.

#### Course Learning Outcome:

Upon completion of the course, students will be able to:

1. Explain the structures, types, and systems of banking.
2. Describe the functions, types of customers, and banker-customer relationships.
3. Elucidate the concept and functioning of negotiable instruments.
4. Practice and understand the benefits of e-banking.

Month	Lectures From To	Week	No. of lectures allotted	Topic, Subtopic to be covered	Exercise/ Assignment	ICT Tools	References
December	09/12/2024 - 23/12/2024	9th–15 <sup>th</sup>  16th–23rd	8	<b>Unit 1: Introduction to Banking</b> <ul style="list-style-type: none"><li>• Origin of Modern Banking in India</li><li>• Structure of Banking in India</li><li>• Types of Banks &amp; Systems of Banking</li></ul>	Assignment 1: Research Paper on 'History and Evolution of Banking in India' (2000 words)	PPT, Videos	1. Natarajan, S., & Parameswaran, R. (2015). Indian Banking (Revised Ed.). S. Chand.

January	02/01/2025 - 31/01/2025	2nd–7 <sup>th</sup>  8th–14 <sup>th</sup>  15th–21 <sup>st</sup>  22nd–31st	15	<b>Unit 1 (continued):</b> RBI: History, Role, and Functions  <b>Unit 2: Functions, Types of Customers, Banker-Customer Relationship</b>  <ul style="list-style-type: none"> <li>• Accepting Deposits</li> <li>• Loans and Advances</li> <li>• Secondary Functions</li> </ul>	Assignment 2: Group Presentation on 'The Role of RBI in Regulating Banks and the Monetary System'	PPT, Videos, RBI Website	1. RBI Annual Reports (2023-24). 2. Indian Institute of Banking & Finance. (2015). Principles & Practices of Banking (3rd Ed.). Macmillan Education.
February	01/02/2025 - 29/02/2025	1st–7th  8th–14th  15th–21st  22nd–29th	15	Unit 2 (continued): <ul style="list-style-type: none"> <li>• Types of Bank Customers</li> <li>• KYC norms, e-KYC</li> <li>• Banker-Customer Relationship</li> </ul> Unit 3: Negotiable Instruments <ul style="list-style-type: none"> <li>• Definition and Features</li> <li>• Types: Promissory Note, Bill of Exchange, Cheque</li> </ul>	Assignment 3: Case Study on 'Analyze Different Types of Customers and Procedures to Open Accounts'	Case Studies, Videos	1. Khubchandani, B. S. (2000). Practice and Law of Banking. Macmillan. 2. Srivastava, P. K. (2013). Banking: Theory and Practice (12th Ed.). Himalaya Publishing House.
March	01/03/2025 - 31/03/2025	1st–7th 8th–14th  15th–21st  22nd–28th 29th–31st	15	<b>Unit 3 (continued):</b> <ul style="list-style-type: none"> <li>• Cheques: Crossing, Endorsements</li> <li>• Paying Banker and Collecting Banker</li> </ul> <b>Unit 4: E-Banking</b> <ul style="list-style-type: none"> <li>• Meaning, Characteristics, Benefits</li> </ul>	Assignment 4: Practical Activity on Drafting Cheques and Crossings	Cheque Books, Videos	1. Indian Institute of Banking & Finance. (2010). Banking Products and Services. Taxmann.

April	01/04/2025 - 11/04/2025	1st–7 <sup>th</sup>  8th–11th	7	<b>Unit 4 (continued):</b> <ul style="list-style-type: none"> <li>• NPCI Products: UPI, BharatQR, Digital Rupee</li> <li>• Final Review and Recap</li> </ul>	Final Project: Research on 'The Future of Digital Banking in India – A Critical Analysis'	Videos, UPI Apps	1. Indian Institute of Banking & Finance. (2016). Digital Banking. Taxmann. 2. Official website of NPCI ( <a href="http://www.npci.org.in">www.npci.org.in</a> ).
Assessment Rubrics							
Component					Max. Marks		
ISA 1					10		
ISA 2					10		
ISA 3					10		
Practical					-		
Project					-		
Semester End Exam					80		