

Lecture Plan					
<b>Name of the College: Government College of Arts, Commerce and Science, Sanquelim - Goa</b>					
<b>Name of Faculty: Dr. Ramashanti Naik</b>		<b>Course Type: Major</b>			
<b>Paper code: COM-112</b>	<b>Program/Course: F.Y. B.Com.</b>	<b>Division: A</b>	<b>Course Title: Fundamentals of Banking</b>		
<b>Academic year: 2025-2026</b>		<b>Semester: II</b>			
<b>Course Objectives:</b> <ol style="list-style-type: none"> <li>1. To acquaint the learners with the structure, types, and systems of banking.</li> <li>2. To impart knowledge of functions, types of customers and banker-customer relationship.</li> <li>3. To familiarize the learners with Negotiable Instruments</li> <li>4. To equip the learners with the basics of e-banking</li> </ol>					
<b>Expected Course Outcomes:</b> After the completion of this course, the learners will be able to: <ol style="list-style-type: none"> <li>1. Explain the structures, types and systems of banking.</li> <li>2. Explain the functions, types of customers and banker-customer relationship.</li> <li>3. Elucidate negotiable instruments.</li> <li>4. Practice e-banking</li> </ol>					
<b>Student Learning Outcome:</b> By the end of this course, students will be able to: <ol style="list-style-type: none"> <li>1. Describe the structure of the banking system and explain the different types of banks operating in India.</li> <li>2. Explain the key functions of banks and identify various types of customers and Interpret the nature of the banker-customer relationship in different situations.</li> <li>3. Understand the features, functions and legal aspects of common negotiable instruments such as cheques, bills of exchange and promissory notes.</li> </ol>					

4. Use basic e-banking services safely and understand the procedures and risks involved in digital banking.						
Month	Lecture From - To	No. of Lectures Allotted	Topic / Subtopic to be Covered	Exercise / Assignment	ICT Tools	Reference Books
December 2025	01/12/2025 – 23/12/2025	10	<p><b>Unit 1: Introduction to Banking</b></p> <ul style="list-style-type: none"> <li>• Origin of Modern Banking in India</li> <li>• Meaning and Definition of Banking</li> <li>• Structure of Banking in India and Types of Banks – Public, Private, Foreign, Regional, Rural, Payment, and Small Savings Banks</li> <li>• System of Banking – Unit Banking and Branch Banking</li> <li>• RBI: History, Role, and Functions</li> </ul>	Assignment on Structure of Banking in India and role of RBI.	PPT, Google Classroom	K.P.M. Sundharam, 'Money, Banking and International Trade'; Gordon & Natarajan, 'Banking Theory, Law and Practice'
January 2026	02/01/2026 – 31/01/2026	20	<p><b>Unit 2: Functions, Types of Customers and Banker–Customer Relationship</b></p> <ul style="list-style-type: none"> <li>• Primary Functions: Accepting Deposits – Importance, Classification (Demand, Time, Hybrid) and Types (Saving, Current, Fixed, Recurring, Hybrid)</li> <li>• DEMAT Account – Meaning and Functions</li> <li>• Loans and Advances – Importance, Principles, Classification: Fund-Based (Cash Credit, Overdraft, Demand Loan, Bills Purchased/Discounted, Project Finance) and Non-Fund Based (Guarantees, Letter of Credit)</li> <li>• Secondary and Other Functions – Utility, Agency and Fee-Based Services</li> <li>• Types of Bank Customers and Procedure for</li> </ul>	Exercises on classification of deposits and loans; group discussion on KYC norms.	PPT, Excel, Google Classroom;	S.N. Maheshwari, 'Banking Law and Practice'.

			<p>Opening Accounts: Minor, Individual, Joint</p> <ul style="list-style-type: none"> <li>• KYC Norms and e-KYC</li> <li>• Banker–Customer Relationship: General and Termination</li> </ul>			
February 2026	02/02/2026 – 28/02/2026	15	<p><b>Unit 3: Negotiable Instruments</b></p> <ul style="list-style-type: none"> <li>• Meaning, Definition, Features and Kinds: Promissory Note, Bills of Exchange, and Cheque</li> <li>• Crossing of Cheques and Types of Crossing</li> <li>• Endorsement – Meaning, Importance, and Kinds, Rules for Endorsement</li> <li>• Paying Banker – Meaning, Role, Functions, Duties</li> <li>• Collecting Banker – Meaning, Legal Status, Holder for Value, Holder in Due Course</li> </ul>	<p>Practical exercises on filling cheques and identifying types of crossing; case study on paying and collecting bankers.</p>	PPT, Google Classroom;	B.S. Khubchandani, 'Practice and Law of Banking'.
March 2026	02/03/2026 – 31/03/2026	10	<p><b>Unit 4: E-Banking in India</b></p> <ul style="list-style-type: none"> <li>• Meaning, Characteristics, Benefits and Drawbacks of E-Banking</li> <li>• Types of E-Banking – ATM, Debit Card, Credit Card, NEFT, RTGS, ECS (Debit and Credit)</li> <li>• NPCI: Functions and Products – AEPS, BBPS, BHIM, Cheque Truncation, Digital Rupee, IMPS, NACH, NCMC, NFS, NUUP, RuPay, UPI, BharatQR (in brief)</li> </ul>	<p>Presentation on E-Banking and Digital Payment Systems; assignment on NPCI services.</p>	PPT, Google Classroom, Online demonstrations;	K.C. Shekhar & Lekshmy Shekhar, 'Banking Theory and Practice'.

**\* Assessment Rubrics**

Component	Max Marks
ISA 1	10
ISA 2	10
SEE	80

Dr. Ramashanti Naik  
Assistant Professor in Commerce  
Government College of Arts, Science and Commerce, Sanquelim Goa