

Lecture Plan			
Name of the College: Government College of Arts, Commerce and Science, Sanquelim - Goa			
Name of Faculty: Dr. Ramashanti Naik		Course Type: Major	
Paper code: COM-112	Program/Course: F.Y. B.Com.	Division: C	Course Title: Fundamentals of Banking
Academic year: 2025-2026	Semester: II		Total Lectures: 60
Course Objectives: 1. To acquaint the learners with the structure, types, and systems of banking. 2. To impart knowledge of functions, types of customers and banker-customer relationship. 3. To familiarize the learners with Negotiable Instruments 4. To equip the learners with the basics of e-banking			
Expected Course Outcomes: After the completion of this course, the learners will be able to: 1. Explain the structures, types and systems of banking. 2. Explain the functions, types of customers and banker-customer relationship. 3. Elucidate negotiable instruments. 4. Practice e-banking			
Student Learning Outcome: By the end of this course, students will be able to: 1. Describe the structure of the banking system and explain the different types of banks operating in India. 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. 3. Understand the features, functions and legal aspects of common negotiable instruments such as cheques, bills of exchange and promissory notes.			

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	Unit 1: Introduction to Banking • Origin of Modern Banking in India • Meaning and Definition of Banking • Structure of Banking in India and Types of Banks – Public, Private, Foreign, Regional Rural, Payment, and Small Savings Banks • System of Banking – Unit Banking and Branch Banking • RBI: History, Role, and Functions	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	Unit 2: Functions, Types of Customers and Banker–Customer Relationship • Primary Functions: Accepting Deposits – Importance, Classification (Demand, Time, Hybrid) and Types (Saving, Current, Fixed, Recurring, Hybrid) • DEMAT Account – Meaning and Functions • 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) • Secondary and Other Functions – Utility, Agency and Fee-Based Services • Types of Bank Customers and Procedure for	Exercises on classification of deposits and loans; group discussion on KYC norms.	PPT, Excel, Google Classroom;	S.N. Maheshwari, 'Banking Law and Practice'.

			Opening Accounts: Minor, Individual, Joint • KYC Norms and e-KYC • Banker–Customer Relationship: General and Termination			
February 2026	02/02/2026 – 28/02/2026	15	Unit 3: Negotiable Instruments • Meaning, Definition, Features and Kinds: Promissory Note, Bills of Exchange, and Cheque • Crossing of Cheques and Types of Crossing • Endorsement – Meaning, Importance, and Kinds, Rules for Endorsement • Paying Banker – Meaning, Role, Functions, Duties • Collecting Banker – Meaning, Legal Status, Holder for Value, Holder in Due Course	Practical exercises on filling cheques and identifying types of crossing; case study on paying and collecting bankers.	PPT, Google Classroom;	B.S. Khubchandani, 'Practice and Law of Banking'.
March 2026	02/03/2026 – 31/03/2026	10	Unit 4: E-Banking in India • Meaning, Characteristics, Benefits and Drawbacks of E-Banking • Types of E-Banking – ATM, Debit Card, Credit Card, NEFT, RTGS, ECS (Debit and Credit) • NPCI: Functions and Products – AEPS, BBPS, BHIM, Cheque Truncation, Digital Rupee, IMPS, NACH, NCMC, NFS, NUUP, RuPay, UPI, BharatQR (in brief)	Presentation on E-Banking and Digital Payment Systems; assignment on NPCI services.	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