

Lecture Plan													
Name of the college: Government College of Arts, Science and Commerce, Sanquelim – Goa.													
Name of Faculty: Prashant V Bhonsle		Subject: Fundamentals of Banking											
Paper code: COM-112		Program: B.COM		Division: B									
Academic year: 2025 - 2026		Semester: II		Total Lectures: 60									
Course Objectives: <ol style="list-style-type: none"> 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 Outcome: After completion of this course, the learners will be able to: <ol style="list-style-type: none"> 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: Students will be able to explain the structures, types, system, functions of banking, types of customers and banker-customer relationship and practice e-banking.													
Month	Lecture From	Lecture To	No. of lectures allotted	Topic, Subtopic to be covered	Exercise/Assignment	ICT Tools	Reference books						

December	1 st Dec	06 th Dec	2	Unit 1: Introduction to Banking Origin of Modern Banking in India, Meaning and Definition of Banking. Structure of Banking in India	Smart Board (PPT)	Fundamental of Banking by N.G.Kale, Banking; Theory and Practice by Shrisrivastva P.K. Indian Banking (Revised Ed.) S. Chand	
December	8 th Dec	13 th Dec	4	Structure of Banking in India & Types of Banks: Public Sector & Private Sector, Foreign Bank, Regional Banks, Rural Banks,	Assignment on Structure of Banks in Indian & Types of Banks with example.	Smart Board (PPT)	Fundamental of Banking by N.G.Kale, Banking; Theory and Practice by Srivastava P.K. Indian Banking (Revised Ed.) S. Chand
December	15 th Dec	20 th Dec	1	Payment Banks, Small Saving Bank,		Smart Board (PPT)	Principles & Practices of Banking by Indian Institute of Banking and Finance
	22 nd Dec	23 rd Dec	2	System of Banking: Unit Banking, Branch Banking, RBI: History,		Smart Board (PPT)	Principles & Practices of Banking by Indian Institute of Banking and Finance

January	2 nd Jan	3 rd Jan	1	RBI: Role, and Functions.		Smart Board (PPT)	Fundamental of Banking by N.G.Kale,
January	5 th Jan	10 th Jan	4	Unit 2: Functions, Types of Customers and Banker-Customer Relationship Primary Functions Accepting Deposits: Importance of Deposits, Classification of Deposits – Demand, Time and Hybrid,		Smart Board (PPT)	Banking; Theory and Practice by Srivastava P.K. Indian Banking (Revised Ed.) S. Chand. Principles & Practices of Banking by Indian Institute of Banking and Finance
	12 th Jan	17 th Jan	4	Different types of Deposits – Saving, Current, Fixed, Recurring and Hybrid. DEMAT Account: Meaning and Functions. Loans and Advances: Importance of Lending, ISA 1 - Assignment		Smart Board (PPT)	Banking; Theory and Practice by Srivastava P.K. Indian Banking (Revised Ed.) S. Chand. Principles & Practices of Banking by Indian Institute of Banking and Finance

January	19 th Jan	24 th Jan	3	Principles of Lending, Classification of Lending: Fund Based Credit Facilities – Cash Credit, Overdraft, Demand Loan, Bill Purchased, Bill Discounted, Project Finance.	Smart Board (PPT)	Fundamental of Banking by N.G.Kale, Banking; Theory and Practice by Srivastava P.K. Indian Banking (Revised Ed.) S. Chand	
January	26 th Jan	31 st Jan	3	Non-fund Based Credit Facilities – Guarantees, Letter of Credit. Secondary Functions and other Functions Utility Function, Agency Function	Smart Board (PPT)	Principles & Practices of Banking by Indian Institute of Banking and Finance	
February	2 nd Feb	7 th Feb	4	Other Fee Based Services Types of Bank Customers and Procedure and Practice in Opening Accounts of Different Customers: Minor, Individual Joint Account. KYC Norms and e-KYC.	Students are instructed to visit a bank to study the procedure to open a bank account.	Smart Board (PPT)	Principles & Practices of Banking by Indian Institute of Banking and Finance

	9 th Feb	14 th Feb	4	<p>Banker-Customer Relationship – General and Termination.</p> <p>Unit 3: Negotiable Instruments</p> <p>Introduction – Meaning and Definition – Features, – Kinds of Negotiable Instruments: Promissory Note, Bills of Exchange</p> <p>ISA 2 – Written Test</p>		Smart Board (PPT)	<p>Banking; Theory and Practice by Srivastava P.K. Indian Banking (Revised Ed.) S. Chand.</p> <p>Principles & Practices of Banking by Indian Institute of Banking and Finance</p>
February	16 th Feb	21 st Feb	4	<p>Kinds of Negotiable Instruments: Cheque. Crossing of Cheque, Types of Crossing; Endorsements: Meaning,</p>	<p>Homework on Crossing of cheque and types of crossing.</p>	Smart Board (PPT)	<p>Principles & Practices of Banking by Indian Institute of Banking and Finance</p>
	23 rd Feb	28 th Feb	4	<p>Importance and Kinds of Endorsement, Rules for Endorsement.</p>		Smart Board (PPT)	<p>Principles & Practices of Banking by Indian Institute of Banking and Finance</p>

March	2 nd March	7 th March	3	Paying Banker: Introduction-meaning-Role- Functions, Duties. Collecting Banker: Introduction- Meaning-Legal status of collecting banker- Holder for Value-	Smart Board (PPT)	Principles & Practices of Banking by Indian Institute of Banking and Finance	
March	9 th March	14 th March	4	Holder in due course. Unit 4: E-Banking in India Meaning, Characteristics, Benefits and Drawbacks of E-Banking, Types of E-Banking. ISA 3 - Presentation	Smart Board (PPT)	Principles & Practices of Banking by Indian Institute of Banking and Finance	
March	16 th Mar	21 st Mar	4	ATM, Debit Card, Credit Card, NEFT, RTGS, ECS (Debit and Credit)- Meaning, Features and Functions. NPCI: Functions and Products – Aadhaar Enabled Payment Systems,	Homework on Study on Products offered by NPCI.	Smart Board (PPT)	Principles & Practices of Banking by Indian Institute of Banking and Finance

March	23 rd March	28 th March	3	Bharat Bill Payment System, BHIM, Cheque Truncation System, Digital Rupee, Immediate Payment Service, National Automated Clearing House, National Common Mobility Card, National Financial Switch,	Smart Board (PPT)	Banking; Theory and Practice by Srivastava P.K. Indian Banking (Revised Ed.) S. Chand. Principles & Practices of Banking by Indian Institute of Banking and Finance Fundamental of Banking by N.G.Kale,
				NUUP Services, RuPay, Unified Payments Interface, BharatQR.		Smart Board (PPT)

*** Assessment Rubrics**

Component	Max Marks
ISA 1	10
ISA 2	10
ISA 3	10
Project	
Semester End Exam	80