

BANKING

SYLLABUS FOR HIGHER SECONDARY COURSE

Introduction :

As at present the students at the first 10 years of schooling are not given formal instructions in the subjects of Commerce stream. Against this background, it becomes necessary that at Higher Secondary level (i.e. +2 stage) instructions in Commerce subjects be given in such a manner that students have a good understanding of the fundamental principles and practices bearing on business, trade and industry and their relation to society. The students need to be exposed to the realities of business world as part of socio-economics environment in the present economic setup.

The increasing complexity in the present day world makes it obligatory for students to be conversant with the principles and practices of banking. A study of the fundamental principles of banking and related concept will make the students aware of the basic functions and importance of banking.

Keeping an eye on the above general objectives the contents of the syllabus for Higher Secondary First year & Second year class have been so arranged that it maintains linkage among the topics of the syllabus.

Specific Objectives :

The major objectives of teaching Banking at Higher Secondary level are to enable the students:

- (i) to acquaint with the importance of banking service for the society.
- (ii) to understand the relationship of banking institution with the commercial World.
- (iii) to acquaint with principles of banking as an essential part of commercial activities.
- (iv) to give fundamental knowledge regarding organisation and operation of bank.
- (v) to inculcate attitude and values leading to integration of banking service with the social system in general and the commercial world in particulars.





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SYLLABUS FOR HIGHER SECONDARY FIRST YEAR COURSE

One Paper

Three Hours

Marks 100

Unitwise Distribution of Marks and Periods :

Unit No.	Title	Marks	Periods
Unit-1	Nature and organization of Bank	20	30
Unit-2	Associated concepts	15	25
Unit-3	Different types of Banks	20	30
Unit-4	Functions of Central Banks	20	30
Unit-5	Different types of Bank accounts	15	25
Unit-6	Different types of customer	10	15
Total		100	155

Unitwise Distribution of Course contents :

Unit-1 : Nature and organization of Bank :

Evolution, origin and growth of Banking. Definition of Bank, Functions of Bank. Creation of credit by commercial Bank and its limitation.

External and internal organization of commercial banks. Management, Capital License, Branch opening, Cash reserve Ratio, Loans and Advances, Different Department of Banks.

Unit-2 : Associated Concepts :

Meaning of Barter, Basic difficulties of Barter, meaning and affects of Inflation. Trade Cycle, characteristics and phases of trade cycle.

Unit-3 : Different types of Banks :

Central Bank, Commercial Bank, Retail Banking, Exchange Bank, Regional Rural Bank, Investment Bank, Development Bank, Co-operative Bank, Agricultural Bank, Indigenous Bank, Savings Bank, Land Development Bank, International Bank, Export- Import Bank, Difference between Central, commercial and cooperative Banks.

Unit-4 : Functions of Central Bank :

Basic knowledge of the following :

Note issue, Bankers Bank, Government Bank, Lender of last resort, Custodian of foreign exchange reserve, Acting as clearing house, Controller of Credit, Bank rate, Open market operation, Variable reserve ratio, Margin requirements, Rationing of credit, Moral suasion, Inspection and Supervision of Banks.

Unit-5 : Different types of Bank accounts :

Meaning of Banker and customer, Different types of Bank accounts, opening and operation of current, saving accounts, Recurring and Fixed deposit account. Pay-in-slip book, Pass book and Cheque book. Insurance of Bank deposit, Meaning of credit card, ATM, E-Banking.

Unit-6 : Different types of Customer :

Individual, Minor, Married woman, Lunatics, Joint account, Partnership Firm, Company, Clubs and School, College, Executors and Administrators, Liquidators, Illiterate person and Trustee, Meaning of Ombudsman.