

CLASS–XI
ELECTIVE
BANKING (785)
THEORY

Time: 3 Hours Marks: 60

Unit-1: Introduction **10**

- Definition of Bank - Basic functions of Banker.
- Banking System in India.
 - (i) Commercial Banks.
 - (ii) Private Sector Banks.
 - (iii) Public Sector Banks.
 - (iv) Foreign Banks.
 - (v) Regional Rural Banks.
 - (vi) Co-operative Banks.
- Reserve Bank of India.

Unit-2: Banker and Customer **15**

- Relationship between Banker and Customer.
- Special Types of Customers.
- Retail & Wholesale Banking.
- Deposit Accounts – Savings Accounts, Current Accounts, Fixed Deposit Accounts.
- Opening and operation of Accounts.
- Nomination.
- KYC requirements.
- Pass Book.
- Minors.
- Partnerships & Companies.

Unit-3: Employment of Bank Funds **15**

- Liquid Assets-Cash in Hand, Cash with RBI & Cash with other Banks.
- Investment in securities.
- Advances - Secured and Unsecured.
- Loans.
 - Term Loans.
 - Cash Credit.
 - Overdraft.
- Discounting of Bills of Exchange.
- Modes of creating charge on Securities.
- Types of Securities.

Unit-4: Negotiable Instruments **10**

- Definition & Characteristics of Cheques.
- Bills of Exchange & Promissory Notes.
- Crossings.
- Endorsements.
- Collection and payment of Cheques.
- Liabilities of Parties.

Unit-5: Communication Skills Elements of Communication

- (i) Introduce and greet in a proper way.
- (ii) Framing of question and sentence.
- (iii) Dealing with customers while they are shopping for goods.
- (iv) Identify elements of communication cycle.

 Forms of Communication & Communication Equipment

- (i) Demonstrate effective use of verbal and non-verbal communication skills.
- (ii) Identify the types of communication.
- (iii) Operate the communication media and equipment properly.
- (iv) Select the Strategies for Overcome barriers in communication.

 Elements of Business communication

- (i) Describe the importance of organizational culture in business communication.
- (ii) Communicate Effectively with Customers.
- (iii) Describe the qualities that the team member should possess.

 Preparation of Project Report

- (i) Describe Project Work/ Assignment.
- (ii) Outline the preparation of project report.

PRACTICAL

Time: 2 Hours Marks: 40

1. Visit the Websites of Five Different Commercial Banks

10

- (a) (Three Public Sector and Two Private Sector Banks) offering Retail Banking Products.
(b) Get details of the various Retail Banking Products offered by them.

2. Prepare a Comprehensive Report for each of these Banks Covering the following

5x4 = 20

- (a) Retail banking products (one Asset Product and one Liability Product) best suited for people in different stages of life cycle.
(b) Five client categories to be selected:
- A young executive who has just joined the job after studies.
 - A young housewife with 1 small child.
 - A middle aged middle level Senior Executive in a Private Firm having two school going children and dependant parents.
 - A elderly lady staying alone with no dependents, and
 - A member of the armed forces in mid 30s.
- (c) Based on the data which you give in the above, justify your selections for each of them.
(d) List the documents to be submitted by the customers for applying for each product. You can obtain sample forms from any of the banks as you think appropriate.
(e) Explain the operational details for each of the products.

CLASS–XII
ELECTIVE
BANKING (785)
THEORY

Time: 3 Hours Marks: 60

- 1. Ancillary Services of Banks** **10**
- Safe custody of valuables.
 - Lockers.
 - Remittances – RTGS/NEFT/Drafts.
 - Fee based services- Issuing Guarantees and letters of credit.
 - Selling Third Party Products- Insurance and Mutual fund units.
 - Credit Cards, Debit Cards.
 - Brokerage and Demit Services.
- 2. Innovations in Banking Technology** **10**
- Bank Computerization.
 - Core Banking.
 - Online Banking.
 - Mobile Banking.
 - Internet Banking.
 - ATMs.
- 3. Organization of a Bank Branch** **10**
- Bank Branch Set up, Strong Room.
 - Front Office, Back Office.
 - Security Arrangements in Bank.
 - Clearing Houses.
- 4. Basics of Business Mathematics** **10**
- Calculation of simple interest and Compound Interest.
 - Calculations of interest on fixed rate and Floating rate.
 - Calculation of EMIs.
 - Calculations of interest on Savings Accounts.
 - Calculations of date of maturity of bills of exchange.
- 5. Reserve Bank of India Regulations on Banks** **10**
- Cash Reserve Ratio.
 - Statutory Liquidity Ratio.
 - Bank Rate.
 - Repo Rate.
 - Reverse Repo Rate.
 - Base Rate.
- 6. Performa of Final Accounts of Banking Companies** **10**
- Profit & Loss Account and Balance Sheet.

PRACTICAL

Time: 2 Hours Marks: 40

1. Visit any nearest Bank branches which are nearer to your residence.

(a) Collect details of different modes of transferring funds from one person to another.

Collect samples documents forms for each of such modes of transfer. **10**

(b) Tabulate the advantages and disadvantages of each mode of the payment system. **10**

2. Download the Balance Sheets of a Public Sector Bank and a Private Sector Bank as on 31st March of the current year from their websites.

(a) Compare the composition of their Deposits - Percentage of demand deposits to the total deposits, and percentage of Time Deposits to the total deposits, cost of deposits in % in both the banks and comment which bank is better managed from profit point of view. **10**

(b) Composition of their loans, total interest earned on loans and comment on the profitability of the banks. **10**