

SRM INSTITUTE OF SCIENCE AND HUMANITIES

FACULTY OF SCIENCE AND HUMANITIES

**DEPARTMENT OF CORPORATE SECRETARYSHIP AND ACCOUNTING &
FINANCE**

LESSON PLAN – EVEN SEMESTER 2018-2019

SUBJECT CODE	I YEAR - SEMESTER II - CORE	L	T	P	Total of LTP	C
UAF18203	BANKING THEORY LAW AND PRACTICE	2	2	0	4	4

Maximum: 100 marks (Internal: 50 marks; External: 50 marks)

Handled by: Dr.A.Irin Sutha

OBJECTIVES

To introduce the student about various Banking concepts

UNIT - I

Origin of banks – Banking Regulation Act, 1949 (definition of banking, licensing, opening of branches, functions of banks, (inspection) – Role of banks and economic development – Central Banking and Role of RBI and their functions.

S.NO	DATE	DAY ORDER	DESCRIPTION
1	05-12-2018	I	Issue of Syllabus – Introduction to Banking
2	07-12-2018	III	Origin of banks
3	10-12-2018	IV	Banking Regulation Act, 1949
4	11-12-2018	V	Definition of banking and licensing
5	12-12-2018	I	Opening of branches
6	14-12-2018	III	Functions of banks
7	17-12-2018	IV	Role of banks and Economic development
8	18-12-2018	V	Central Banking
9	19-12-2018	I	Role of RBI.
10	21-12-2018	III	Functions of RBI
11	26-12-2018	IV	REVISION
12	27 -12-2018	V	REVISION

UNIT II

Commercial banks – Functions – Accepting deposits – Lending of funds, e-banking – ATM cards, Debit cards, Credit cards, Personal Identification Number – Online enquiry and update facility – Electronic Fund Transfer – Electronic Clearing System –RTGS-CBS.

S.NO	DATE	DAY ORDER	DESCRIPTION
13	28-12-2019	I	Commercial banks Meaning and Definition
14	03-01-2019	III	Functions of Commercial banks
15	04-01-2019	IV	Accepting deposits and Lending of funds
16	07-01-2019	V	e-banking
17	08-01-2019	I	ATM cards, Debit cards, Credit cards,
18	10-01-2019	III	Personal Identification Number
19	11-01-2019	IV	Online enquiry and update facility
20	17-01-2019	V	Electronic Fund Transfer
21	18-01-2019	I	Electronic Clearing System
22	22-01-2019	III	RTGS and CBS
23	23-01-2019	IV	REVISION
24	24-01-2019	V	REVISION
25	25-01-2019	I	REVISION
26	25-01-2019	II	CYCLE TEST – I
27	29-01-2019	III	CYCLE TEST – I
28	30-01-2019	IV	CYCLE TEST – I

UNIT III

Opening of an account – types of deposit account – types of customers (individuals, firms, trusts and companies) – Importance of customer relations – Customer grievances and redressal – ombudsman.

S.NO	DATE	DAY ORDER	DESCRIPTION
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29	31-01-2019	V	Opening of an account
30	01-02-2019	I	Types of deposit account
31	05-02-2019	III	Types of customers
32	06-02-2019	IV	Importance of customer relations
33	07-02-2019	V	Customer grievances
34	08-02-2019	I	Redressal
35	12-02-2019	III	Ombudsman.

UNIT IV

Principles and types of lending– precautions to be taken by a banker.

S.NO	DATE	DAY ORDER	DESCRIPTION
36	13-02-2019	IV	Principles of Lending
37	14-02-2019	V	Types of Lending
38	15-02-2019	I	Precautions to be taken by a banker
39	19-02-2019	III	REVISION
40	20-02-2019	IV	REVISION
41	21-02-2019	V	REVISION
42	22-02-2019	I	REVISION
43	26-02-2019	III	CYCLE TEST – II
44	27-02-2019	IV	CYCLE TEST – II
45	28-02-2019	V	CYCLE TEST – II

UNIT V

Negotiable instruments promissory note – bills of exchange, Cheque, Draft – definitions, features – Crossing – Endorsement – Material alteration – Paying banker – Rights and duties – statutory protection – Dishonour of cheques – Role of collecting banker.

S.NO	DATE	DAY ORDER	DESCRIPTION
46	01-03-2019	I	Negotiable instruments
47	05-03-2019	III	Promissory note and bills of exchange

48	06-03-2019	IV	Cheque and Draft - definitions and features
49	07-03-2019	V	Crossing and Endorsement
50	08-03-2019	I	Material alteration
51	12-03-2019	III	Paying banker their Rights and duties
52	13-03-2019	IV	Statutory protection
53	14-03-2019	V	Dishonour of cheques
54	15-03-2019	I	Role of collecting banker
55	19-03-2019	III	REVISION
56	20-03-2019	IV	REVISION
57	21-03-2019	V	MODEL EXAMINATION
58	22-03-2019	I	MODEL EXAMINATION
59	25-03-2019	II	MODEL EXAMINATION
60	26-03-2019	III	MODEL EXAMINATION
61	27-03-2019	IV	MODEL EXAMINATION
62	28-03-2019	V	MODEL EXAMINATION

QUESTION PAPER PATTERN – UNIT BASED

EXAMINATION	PART - A	PART - B	TOTAL MARKS
CYCLE TEST I - Unit I and II II – Unit III and IV	9 Questions – Equally Distributed - all to be answered and each carries TWO Marks.	2 Questions – 2 Questions from each Unit – Internal Choice Pattern – Each Carries 16 marks	Part A – 18 Marks and Part B – 32 Marks Total Marks – 50 Marks
MODEL EXAMINATION Full Syllabus	10 Questions – Equally Distributed– Each carries TWO Marks.	5 Questions – 2 Questions from each Unit – Internal Choice – All Questions carry 16 Marks each	Part A – 20 Marks and Part B – 80 Marks Total Marks – 100 Marks
SEMESTER EXAMINATION Full Syllabus	10 Questions – Equally Distributed– Each carries TWO Marks.	5 Questions – 2 Questions from each Unit – Internal Choice – All Questions carry 16 Marks each	Part A – 20 Marks and Part B – 80 Marks Total Marks – 100 Marks

EVALUATION AND MARKS

1. Internal Examination – 40 Marks

Cycle Test – I – Marks obtained for 50 will be converted to 10

Cycle Test – II – Marks obtained for 50 will be converted to 10

Model Examination – Marks obtained for 100 will be converted to 20

2. Assignment – 5 Marks

5 Marks will be awarded for Assignment/Project/Seminar/Class Work Maintenance

3. Attendance – 5 Marks

Attendance Marks is as

95% and More Attendance – 5 Marks

90% to 94.99% - 4 Marks

85% to 89.99% - 3 Marks

80% to 84.99% - 2 Marks

75% to 79.99% - 1 Mark

Less than 75% - Nil

4. External Examination – 50 Marks

Examination will be conducted at the end of the Semester – marks Obtained for 100 will be converted to 50.

5. Qualification to Higher Semester and Passing Criteria

Student must appear for minimum of Three Subjects in the Current Semester to qualify for higher semester – failure will lead to detention in the present semester

Passing minimum is 50% in End Semester (External) Examination and 50% Overall (Internal and External)

***** Students securing less than 75% Attendance in the semester will be detained in the semester and they have to redo the semester in the forthcoming Academic Year on payment of fees as prescribed by the University**