

BANKING

Marks : 75	Class XII(Part-II)	Time : 2-30 Hours
------------	--------------------	-------------------

Course Outlines: Definition and origin of banking.

1. Kinds of Banks: Central Bank, Commercial Bank, Industrial Bank—IDBP, NDFC, Agricultural Bank, Investment Bank—ICP, Saving Bank, Cooperative Bank.
2. Commercial Banks: Scheduled and non-scheduled Banks, Functions, Importance and services performed by a modern commercial bank.
3. Kinds of Bank Account: Saving, Current, Fixed, PLS, Operation of above accounts (Practical Demonstrations).
4. Credit Instruments: Cheques, Bill of Exchange, Promissory note, Letter of credit.
5. Bank advances: Over draft, Cash credit, Loans — Secured and unsecured, Credit creation by Commercial Banks.—their powers and limitations.
6. Central Bank: Origin and growth, Functions of a central bank, Credit control measures, State Bank of Pakistan—its relation with scheduled banks and its role in the national economy.
7. Foreign Exchange: Meaning—exchange rates, exchange control and trade, foreign remittances, Note,—These course outlines may be adopted for similar course of Banking in D Com. scheme of Studies.

Evaluation

Internal: For internal evaluation, monthly tests be conducted to assess the knowledge of the students regularly, Quiz programmes be arranged to encourage competitive spirit among the students.

External: Ten questions may be set and the students be asked to attempt any five questions carrying equal marks, Guest speakers from different banks may be invited to deliver lectures, Students visit in batches to various banks branches be arranged.

Available Textbooks

Principles of Banking by Mohammad Hanif.

Principles of Banking by Qazi Shahzad

Azeem Academy Urdu Bazar Lahore

Law and practice of Banking in Pakistan by Asrar H. Siddiqi.

Money Banking and Credit by Saeed Nasir.

Banking by S. Qavi Ahmad

Banking in Pakistan by S.A.Meenai

(Economic News letters, of banks.), (Journal of Institute of Bankers in Pakistan.)

