

# Dayanand College of Commerce (Jr.),Latur.

## Annual Topic Plan

### Subject – BANKING –Paper- II

For the Academic Year 2021-22

Class – XII<sup>th</sup>

#### Part – I Topic Wise Annual Plan (From- April to January)

Sr.No.	Name of Topic	Topic Contents	Tentative No. of Lectures
1.00	<b>Chapter-I Safe Custody</b>	<ul style="list-style-type: none"> <li>• Meaning <span style="float: right;">1</span></li> <li>• Introduction <span style="float: right;">1</span></li> <li>• <b>Agency services :-</b></li> <li>a) To give regular payment &amp; collection of Income <span style="float: right;">2</span></li> <li>b) Remittances of money <span style="float: right;">2</span></li> <li>c) Trustee services <span style="float: right;">2</span></li> <li>d) Executor's services <span style="float: right;">2</span></li> <li>e) Purchase and sale of services <span style="float: right;">2</span></li> <li>f) Collection &amp; payments of the cheque &amp; other negotiable instruments <span style="float: right;">2</span></li> <li>• <b>Utility Services:-</b></li> <li>a) Safe custody services <span style="float: right;">1</span></li> <li>b) Safe deposit vaults services <span style="float: right;">1</span></li> <li>c) To deal foreign exchange <span style="float: right;">1</span></li> <li>d) Acting as a referee <span style="float: right;">1</span></li> <li>e) Under writer <span style="float: right;">1</span></li> <li>f) To issue traveler cheque, letter of credit and Draft <span style="float: right;">1</span></li> <li>• <b>Miscellaneous services:-</b></li> <li>a) Introduction <span style="float: right;">1</span></li> <li>b) Standing Instruction <span style="float: right;">1</span></li> <li>c) Bankers opinion <span style="float: right;">1</span></li> <li>• Visit report on Locker <span style="float: right;">1</span></li> <li>• Tutorial checking, Practical notebook checking <span style="float: right;">1</span></li> </ul>	<b>25</b>

2.00	<b>Chapter-II Documentation</b>	<ul style="list-style-type: none"> <li>• Introduction 1</li> <li>• Meaning 1</li> <li>• <b>Credit Appraisal :-</b></li> <li>a) Technical suitability 1</li> <li>b) Financial suitability 1</li> <li>c) Economic suitability 1</li> <li>d) Managerial Skills 1</li> <li>• <b>Priority Sectors:-</b></li> <li>a) Advances to farmer 2 <ul style="list-style-type: none"> <li>Introduction 1</li> <li>Definition 1</li> <li>Problems of the farmer 2</li> <li>Bankers precautions 2</li> </ul> </li> <li>b) Advances to the small Scale Industry 1 <ul style="list-style-type: none"> <li>Introduction 1</li> <li>Definition 1</li> <li>Problems of the small Scale Industry 2</li> <li>Bankers precautions 2</li> </ul> </li> <li>c) Advances to self employed person 1 <ul style="list-style-type: none"> <li>Introduction 1</li> <li>Definition 1</li> <li>Problems of the self employed person 2</li> <li>Bankers precautions 2</li> </ul> </li> <li>• Credit Card 1</li> <li>• Visit report on Agricultural loan 2</li> <li>• Tutorial checking, Practical notebook checking 1</li> </ul>	<b>26</b>
3.00	<b>Chapter-III General Banking Business</b>	<ul style="list-style-type: none"> <li>• Meaning 1</li> <li>• Introduction 1</li> <li>• <b>Banker customer relationship :-</b></li> <li>a) Debtor – creditor 2</li> <li>b) Creditor – debtor 2</li> <li>c) Agent –principal 2</li> <li>d) Trustee – beneficiary 2</li> <li>e) Bailee – bailor 2</li> <li>f) Lessor – lessee 2</li> <li>• <b>Rights of bankers against customer:-</b></li> <li>a) Bankers lien right 2</li> <li>b) Set off right 1</li> <li>c) To take interest and commission 1</li> <li>d) To take incidental charges 2</li> <li>e) Right to close account of customer 1</li> <li>• <b>Duties of the bankers against their customer:-</b></li> <li>a) To repayment the customer deposite 1</li> <li>b) Obligation to honour customer’s cheque 2</li> <li>c) Duty of secrecy 2</li> <li>• <b>Termination of the contract:-</b></li> <li>• <b>Reasons given by the banker to close the customer’s account</b></li> <li>a) Non-operated Account 1</li> <li>b) Account is not operated as per bank rules 1</li> </ul>	<b>40</b>

		<ul style="list-style-type: none"> <li>c) Death of the customer 2</li> <li>d) Customers locks of understanding 1</li> <li>e) Insolvency of the customers 1</li> <li>f) Garnishee order(court order) 2</li> <li>• <b>Reasons given by the customer's to close the customer's account :-</b></li> <li>a) Change in place of business or residence 1</li> <li>b) Not satisfied of the interest of the bank 2</li> <li>c) Not satisfied of available banking services 1</li> <li>d) Loss of the faith o the bank 1</li> <li>e) By any other reason 1</li> </ul>	
4.00	<b>Chapter-IV Advances to Customer Against Security</b>	<ul style="list-style-type: none"> <li>• Meaning 2</li> <li>• Introduction 2</li> <li>• <b>Types of loans of Advances:-</b></li> <li>a) Money at call &amp; short notice 2</li> <li>b) Bank overdraft facility 2</li> <li>c) Cash credit 2</li> <li>d) Term loan 2</li> <li>e) Discounting of bills 2</li> <li>f) Secured loans &amp; unsecured loans 2</li> <li>• <b>Features of the good security:-</b></li> <li>a) Marketability 2</li> <li>b) Durability 2</li> <li>c) Better title 2</li> <li>d) Easy ascertainment title 2</li> <li>e) Easy transfer of title 2</li> <li>f) Storability 2</li> <li>g) Transportability 3</li> <li>h) Yielding 3</li> <li>i) Stability in value 2</li> <li>j) Easy ascertainment of value 2</li> <li>k) Margin 2</li> <li>l) Charging 2</li> <li>• <b>Types of Charging:-</b></li> <li>a) Pledge charge 3</li> <li>b) Lien charge 2</li> <li>c) Hypotucation charge 2</li> <li>d) Mortgage charge 2</li> <li>e) Set of charge 2</li> <li>f) Assignment charge 2</li> <li>g) Gurantee charge 2</li> </ul>	<b>57</b>

## Part – II No. of Days Required for Examination

<b>Exam Type</b>	<b>Exam Duration (In Days)</b>	<b>Syllabus</b>
1) Unit Test – I	03	Chapter 1,2
2) First Term Exam	06	Chapter 1,2,3
3) Unit Test – II	03	Chapter 4
4) First Practice Exam	06	All Syllabus
5) Second Practice Exam	06	All Syllabus
6) Application Based Test(ABT- Final Practical Exam.)	06	All Syllabus
<b>Total Exam Duration (In Days)</b>	<b>30 Days</b>	<b>In Words: Thirty Days</b>
B) The total no. of days required for Examinations (Part-II) to be held through out the year = 148Days*		
<b>C) Total No. of Days (A+B = C) i.e. 148Days + 30 Days = 178 Days**</b>		

- There will be 4 bank visits of the students to the various banks for paper II in 12 th Standard

<b>Sr.No.</b>	<b>Name of the Subject Teacher</b>	<b>Signature</b>	<b>Remark (If Any...)</b>
1.00	Prof. Thakur S.B.		
2.00	Prof.Kshirsagar S.S.		

**Co-ordinator**

**Supervisor**

