

Lesson Plan

Name of Assistant/Associate Professor: Nisha Rani

Class and Section: B.com-2nd Semester-4

Subject Lesson plan: Banking and Banking law

Session: 2021-2022

Week 1:-

Bank and Banking system-Types of Banks, Different Banking system and Characteristics of good Banking system.

Functions and importance of commercial Banks-Functions, Role, Commercial Banks and Underdeveloped Countries, Function and services of Indian Commercial Banks and Advantages of Banks.

Week 2 :-

Structure of commercial Banking in India-Kinds of Commercial Banks, Classification of Commercial Banks in India and Present position of Foreign Banks in India.

Problems of Non –Performing Assets-Meaning, criteria to determine Non performing assets, Classification of Assets, Trends in NPAs of the Different banks, Causes of the emergence of Non performing Assets, Measure to tackle the problem of NPAs.

Week 3:-

Credit creation-Process of credit creation, limitation of credit creation.

Regional Rural Banks-Need to establish Regional rural Banks, Functions, Amalgamation, Achievements, Problems, suggestions for improvement and Restructuring of Regional Rural Banks.

Week 4:-

Cooperative Banks-Meaning, Organisation, Land Development Banks, Importance or Advantages or role of cooperative Banking in India, Causes of Cooperative Banking, Suggestions, Recommendations of Kappor committee for cooperative Banking Reforms and NABARD.

Week 5:-

Determination and Regulation of Interest Rates in India-Nominal and real rate of Interest, Structure of rate of Interest, Theories of short term and Long term rates of Interest, Determination Of market rate of Interest, types and sources of interest rate differentials, Interest rates in India, Deregulation of interest rates-1985 onwards.

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Week 6:-

Banker and customer Relationship-Meaning and Definition, Relationship between Banker and customer, obligation of a Banker, Garnishee order and Banker's right.
Monetary policy in India

Week 7:-

Some special types of Bank customers-special types of Bank customers

Week 8:-

Negotiable Instruments-Meaning/Definition, Essential features of a Negotiable Instrument, presumptions as to Negotiable Instrument, Kinds of Negotiable instruments, Holder of a Negotiable Instrument, Payment in due course.

Week 9:-

Rights and Liabilities of Parties for Negotiable Instruments-Parties to Negotiable Instruments, Capacity of Parties, Liabilities of parties to Negotiable Instruments, Negotiable Instrument without consideration, Negotiation of Instrument obtained by unlawful means.

Week 10:-

Endorsement of Negotiable instrument-Meaning and Essentials of a valid Endorsement, Kinds of Endorsement, Negotiation, Difference between Assignment and Negotiation.

Week 11:-

Reserve Bank of India-Meaning and definition, organization and management of Reserve Bank, Main functions of the Reserve Bank, Method of credit control, Achievements of the Reserve Bank of India, Failures of the Reserve Bank of India, Reform Measures of Financial sector and more control over Banks.

Week 12:-

Revision of syllabus (unit-1,2)

Week 13:-

Revision of syllabus (unit-3,4)

Week 14:-

Class test
Assignments
Presentations
