

# COMMECS COLLEGE

## Macro Plan (2024-25)

**Subject: Banking**  
**Class: XII**

**Teachers: SD/FK**  
**Sections: Commerce**

| Unit No. | Start Date                | End Date                  | Classes | Contents   | Objectives<br>By the end of the unit SWAT.   |
|----------|---------------------------|---------------------------|---------|--|--|
| 1.       | 1st Aug 2024              | 9 <sup>th</sup> Aug 2024  | 07      | Introduction of student & Teacher<br>Definition of Bank & Banking<br>Relation of banking system & financial & Monetary policies<br>Relation of commercial & central bank   | 1. Understand the relation of Banking structure and economy.<br>2. know the real sources of income for a bank  |
| 2.       | 12 <sup>th</sup> Aug 2024 | 16 <sup>th</sup> Aug 2024 | 05      | <ul style="list-style-type: none"> <li>• Kinds of Banks according to their functions.</li> <li>• Kinds of Banks according to their Ownership.</li> <li>• Departments of Commercial Bank</li> <li>• Qs/Ans., MCQs</li> </ul>  | <ul style="list-style-type: none"> <li>• Distinguish between Industrial bank and an agricultural bank</li> <li>• Mention different kinds of banks according to their functions</li> <li>• Mention the different kinds of banks according to their ownerships</li> <li>• Write the role of key departments of a bank i.e. cash department, marketing department, human resource department, legal department, security department, foreign exchange research and development department, audit department;</li> </ul>   |
| 3.       | 19th Aug 2024             | 23rd Aug 2024             | 05      | <ul style="list-style-type: none"> <li>• Definition of Commercial Bank</li> <li>• Schedule and Non-Schedule Banks</li> <li>• Primary functions of Commercial Banks</li> <li>• Secondary functions of Commercial Banks</li> <li>• Concept of cash reserve</li> <li>• Credit Creation</li> <li>• Process of Credit Creation</li> <li>• Calculations of Credit Creation by apply various CRR</li> </ul> | <ul style="list-style-type: none"> <li>• Define a commercial bank.</li> <li>• Distinguish b/w scheduled and non-scheduled banks</li> <li>• Describe the primary functions of commercial banks</li> <li>• Describe the secondary functions of commercial banks.</li> <li>• Describe the concept of cash reserves for the commercial bank at central bank</li> <li>• Explain the meaning of underwriting of shares</li> <li>• List down primary and secondary functions of commercial banks</li> <li>• Explain the concept of credit creation;</li> <li>• Elaborate the process of credit creation in the economy;</li> <li>• Calculate credit creation through maximum credit creation formula</li> </ul> |
| 4.       | 26 <sup>th</sup> Aug 2024 | 1st Sept 2024             | 05      | <ul style="list-style-type: none"> <li>• Why do we study banking?</li> <li>• Definition of Banking</li> <li>• Banking history and Evolution</li> <li>• QUIZ # 1</li> </ul>   | <ul style="list-style-type: none"> <li>• Get the importance of banking as a subject.</li> <li>• Define Banking by different author.</li> <li>• Define bank as per banking ordinance 1962.</li> <li>• Describe the background and evolution of banking in Europe, sub-continent and china.</li> </ul>   |

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| 5. | 2 <sup>nd</sup><br>Sept<br>2024  | 6 <sup>th</sup><br>Sept<br>2024  | 05 | <ul style="list-style-type: none"> <li>• Definition of bank accounts</li> <li>• Types of bank accounts</li> <li>• How to open a bank account</li> <li>• Basic Terminologies related to Account Opening Form (AOP)</li> <li>• Qs/Ans. , MCQs</li> </ul>   | <ul style="list-style-type: none"> <li>• Define bank accounts</li> <li>• Understand the basic types of bank accounts</li> <li>• Know that for a salaried person which type of account is better and why</li> <li>• Give details of the entries in pay- in-slip</li> <li>• Know the procedure of opening a bank account.</li> </ul>  |
| 6. | 09 <sup>th</sup><br>Sept<br>2024 | 13 <sup>th</sup><br>Sept<br>2024 | 05 | <ul style="list-style-type: none"> <li>• Different credit institutions that advances loans and other financial services</li> <li>• Qs/Ans. , MCQs</li> </ul>   | <ul style="list-style-type: none"> <li>• Prepare a list of lending institutions</li> <li>• Know about factor companies</li> <li>• Differentiate b/w factor companies and sales finance companies</li> <li>• Explain Life insurance companies</li> </ul>   |
| 7. | 16 <sup>th</sup><br>Sep<br>2024  | 20 <sup>th</sup><br>Sep<br>2024  | 05 | <ul style="list-style-type: none"> <li>• Definition of Credit Instruments</li> <li>• Types of Credit Instruments i.e. Negotiable and non-negotiable instruments</li> <li>• Definition of Cheques</li> <li>• Essentials of cheque</li> <li>• Kinds of Cheques</li> <li>• Crossing of cheque</li> <li>• Kinds of Cross Cheque</li> <li>• Specimen of Various types of cheque</li> <li>• Parties to a cheque</li> <li>• Dishonour of Cheque</li> <li>• Reasoning of Dishonoured of cheque</li> <li>• Bank Draft and its different types.</li> <li>• Qs/Ans. , MCQs</li> </ul> | <ul style="list-style-type: none"> <li>• Define Credit instruments</li> <li>• Explain various forms of Credit instruments</li> <li>• Define Non-negotiable instruments i.e. I Owe You, Postal Money Order</li> <li>• Define Cheque</li> <li>• List down essential of Cheques</li> <li>• Describe primary types of Cheques</li> <li>• Describe secondary types of cheque.</li> <li>• Get the concepts of crossing of cheque and its types.</li> <li>• Prepare specimens of a different types of crossing</li> <li>• Explain the various parties related to cheques</li> <li>• Explain the reasons for dishonoured of cheque.</li> <li>• Define a bank draft</li> <li>• Describe the kinds of Bank draft</li> <li>• Distinguish b/w drawer and the drawee.</li> </ul> |
| 8. | 23 <sup>th</sup><br>Sep<br>2024  | 27 <sup>th</sup><br>Sep<br>2024  | 05 | <ul style="list-style-type: none"> <li>• Definition of Bill of Exchange (BOE)</li> <li>• Essential /parties of BOE</li> <li>• Kinds of BOE</li> <li>• Dishonoured of the bill by non-acceptance. Dishonoured of the bill by non-payments</li> <li>• Process of noting and protesting.</li> <li>• QUIZ # 2</li> </ul>   | <ul style="list-style-type: none"> <li>• Define a bill of exchange (BOE)</li> <li>• Understand the essential features of BOE.</li> <li>• Explain kinds of BOE</li> <li>• Understand the dishonoured of bill by both way.</li> <li>• Clarify the process of noting and protesting.</li> <li>• Understand the basic terminologies related to BOE.</li> <li>• Differentiate between a bill of exchange and a cheque</li> </ul>   |
| 9. | 30 <sup>th</sup><br>Sep          | 4 <sup>th</sup> Oct<br>2024      | 05 |  | <ul style="list-style-type: none"> <li>• Differentiate b/w Inland and Foreign Bills</li> <li>• Understand the endorsement and its kinds.</li> </ul>   |

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|     | 2024                            |                                 |    | <ul style="list-style-type: none"> <li>• Different credit institutions that advances loans and other financial services.</li> <li>• Revision</li> </ul>   | <ul style="list-style-type: none"> <li>• Understand the parties to a bill of exchange.</li> <li>• Prepare a list of lending institutions</li> <li>• Know about factor companies</li> <li>• Differentiate b/w factor companies and sales finance companies</li> <li>• Explain Life insurance companies</li> </ul>                     |
|     | Oct 7 <sup>th</sup><br>2024     | Oct 11 <sup>th</sup><br>2024    | 05 | <ul style="list-style-type: none"> <li>• Difference between cheque and BOE</li> <li>• Difference between PN and BOE</li> <li>• Difference between PN and CHEQUE</li> <li>• Endorsement and its kinds.</li> </ul>                        | <ul style="list-style-type: none"> <li>• Distinguish b/w endorser and endorsee</li> <li>• Distinguish b/w payee and acceptor</li> </ul>  |
| 10. | 14 <sup>th</sup><br>Oct<br>2024 | 18 <sup>th</sup><br>Oct<br>2024 |    | <p><b>Term I –Examination</b><br/> <b>Working Days- 68</b><br/> <b>Teaching Days- 55</b><br/> <b>Classes Conducted = 40.14 %</b></p>  |  |
| 11. | 21 <sup>st</sup><br>Oct<br>2024 | 25 <sup>th</sup><br>Oct<br>2024 | 05 | <ul style="list-style-type: none"> <li>• Paper discussion</li> <li>• Comparison among different kinds of Negotiable Instruments</li> </ul>  | <ul style="list-style-type: none"> <li>• Differentiate and write the characteristics of all Credit Instruments</li> </ul>  |
| 12. | 28 <sup>th</sup><br>Oct<br>2024 | 1 <sup>st</sup><br>Nov<br>2024  | 05 | <ul style="list-style-type: none"> <li>• Definition of Promissory Note</li> <li>• Parties to a Promissory Note</li> <li>• Kinds of Promissory Notes</li> <li>• Specimen of Pro-note.</li> <li>• Qs/Ans. , MCQs</li> </ul>               | <ul style="list-style-type: none"> <li>• Define a Promissory Note.</li> <li>• Identify the parties to a Promissory Note.</li> <li>• Describe the different kinds of Promissory Note.</li> <li>• Draw the specimen of Promissory note.</li> </ul>   |
| 1.  | 4 <sup>th</sup><br>Nov<br>2024  | 8 <sup>th</sup><br>Nov.<br>2024 | 05 | <ul style="list-style-type: none"> <li>• Difference b/w Promissory Note &amp; Cheque</li> <li>• Difference b/w Bill of exchange &amp; Promissory Note Qs/Ans. , MCQs</li> <li>• QUIZ #1</li> </ul>                                      | Draw the Difference between all instrumments.  |
| 14. | 11 <sup>th</sup><br>Nov<br>2024 | 15 <sup>th</sup><br>Nov<br>2024 | 05 | <ul style="list-style-type: none"> <li>• Definition of credit card or Plastic money.</li> <li>• Kinds of Credit Card.</li> <li>• Definition of Debit card</li> <li>• Advantages of Plastic Money</li> <li>• ATM and ATM Card</li> </ul> | <ul style="list-style-type: none"> <li>• Define credit card or plastic money.</li> <li>• Explain bank charge cards</li> <li>• Explain debit card</li> <li>• Describe advantages of Plastic Money i.e. Debit and Credit Cards.</li> <li>• Define ATM and ATM Card.</li> <li>• Distinguish b/w Debit Card &amp; Credit Card</li> </ul> |

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|     |                                 |                                 |    | <ul style="list-style-type: none"> <li>• Difference between Debit Card and Credit Card.</li> <li>• Qs/Ans. , MCQs</li> </ul>  |   |
| 15. | 18 <sup>th</sup><br>Nov<br>2024 | 22 <sup>th</sup><br>Nov<br>2024 | 05 | <ul style="list-style-type: none"> <li>• Definition of Letter of Credit (L/C)</li> <li>• Parties to L/C.</li> <li>• Procedure of opening a commercial L/C.</li> <li>• Qs/Ans. , MCQs</li> <li>•</li> </ul>  | <ul style="list-style-type: none"> <li>• . Define Letter of Credit (L/C)</li> <li>• Distinguish b/w documentary credits &amp; clean credits</li> <li>• Distinguish b/w revocable and irrevocable credits</li> <li>• Identify the parties related to L/C.</li> <li>• Explain the procedure of opening a commercial letter of credit</li> </ul>   |
| 16. | 25 <sup>th</sup><br>Nov<br>2024 | 29 <sup>th</sup><br>Nov<br>2024 | 05 | <ul style="list-style-type: none"> <li>• Kinds of Letter of Credit</li> <li>• Kinds of Commercial Letter of Credit (L/C)</li> </ul>   | <ul style="list-style-type: none"> <li>• Describe the kinds of Letter of Credit</li> </ul>  |
| 17. | 2 <sup>nd</sup><br>Dec<br>2024  | 6 <sup>th</sup><br>Dec<br>2024  | 05 | <ul style="list-style-type: none"> <li>• Definition of Central Bank</li> <li>• Functions of Central Bank</li> <li>• Different between Central Bank and Commercial Bank</li> <li>• QUIZ # 2</li> </ul>   | <ul style="list-style-type: none"> <li>• . Define Central Bank</li> <li>• Know the detail functions of Central Bank/ State Bank of Pakistan</li> <li>• Differentiate between central bank and commercial bank.</li> </ul>   |
| 18. | 9 <sup>th</sup><br>Dec<br>2024  | 13 <sup>th</sup><br>Dec<br>2024 | 05 | <ul style="list-style-type: none"> <li>• Concept of Clearing House</li> <li>• Methods of issuing currency</li> <li>• Definition of Monetary Policy</li> <li>• Objective of Monetary Policy</li> <li>• Tools of Monetary Policy.</li> <li>• Relationship between Inflation and Bank Rate.</li> <li>• Qs/Ans. , MCQs</li> </ul> | <ul style="list-style-type: none"> <li>• Understand the concept of clearing house and its advantages.</li> <li>• Describe the different method of issuing currency note.</li> <li>• Define monetary policy.</li> <li>• Know the objectives of monetary policy</li> <li>• Know the tools of monetary policy</li> <li>• Analyse the relation b/w inflation and bank rate policy.</li> </ul> |
| 19. | 16 <sup>th</sup><br>Dec<br>2024 | 20 <sup>th</sup><br>Dec<br>2024 | 03 | <ul style="list-style-type: none"> <li>• Definition/ Introduction</li> <li>• Advantages/ Disadvantages of E-Banking</li> <li>● Modes/Devices of E-Banking</li> </ul>  | <ul style="list-style-type: none"> <li>• Write the meaning of E- Banking</li> <li>• Write the advantages of E- Banking</li> <li>• Write the disadvantages of E- Banking</li> <li>• Know the working modes/kinds of E-Banking. <ul style="list-style-type: none"> <li>• Internet banking</li> <li>• Mobile phone banking</li> </ul> </li> </ul>  |

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| 20.  | 21 <sup>st</sup><br>Dec<br>2024 | 31 <sup>st</sup><br>Dec<br>2024 |     | <b>Winter Break</b>   |  |
| 21   | 6 <sup>th</sup> Jan<br>2025     | 11 <sup>th</sup><br>Jan<br>2025 | 05  | <b>1. Second term Examination</b>   |  |
| 22.  | 13 <sup>th</sup><br>Jan<br>2025 | 17 <sup>th</sup><br>Jan<br>2025 | 02  | Second term Examination/paper discussion  |  |
| <b>Term – II</b><br><b>Total Working Days : 68 + 58 = 126</b><br><b>Total Teaching Days : 55+ 40 = 95</b><br><b>Classes Conducted = 69.34%</b> |                                 |                                 |     |   |  |
| 23.  | 20 <sup>th</sup><br>Jan<br>2025 | 24 <sup>th</sup><br>Jan<br>2025 | 05  | <ul style="list-style-type: none"> <li>• Definition of Credit Control</li> <li>• Reasons/Objectives for Credit Control</li> <li>• Quantitative Methods of Credit Control</li> <li>• Qualitative Methods of Credit Control.</li> <li>• Difficulties of Control the Credit Creation.</li> <li>• Qs/Ans. , MCQs</li> </ul>   | <ul style="list-style-type: none"> <li>• Define Credit Control</li> <li>• Explain objectives of credit control.</li> <li>• Describe the different method of credit control i.e. qualitative control and quantitative control.</li> <li>• Describe the difficulties of credit control.</li> </ul>   |
| 26   | 27 <sup>th</sup><br>Jan<br>2025 | 7 <sup>th</sup> Feb<br>2025     | 4+4 | <ul style="list-style-type: none"> <li>• Definition of Bank Advances and funds</li> <li>• Sources of Banks funds</li> <li>• Uses of Bank funds</li> <li>• Different forms of lending.</li> <li>• Principles of Investment / Principle of employing bank funds.</li> <li>• Precautions in lending loans</li> <li>• Cash Reserves</li> <li>• Factors determining Cash Reserves</li> <li>• 5Cs of Credit Management</li> <li>• Kinds of Securities / Collateral Securities.</li> <li>• Qs/Ans. , MCQs</li> </ul> | <ul style="list-style-type: none"> <li>• Define bank funds and advances.</li> <li>• State the different source of bank funds.</li> <li>•</li> <li>• Brief explain the uses of bank funds .i.e. Advancing loan, direct loan, purchase bills and debentures.</li> <li>• Describe the principle of investment/ principle of employing bank funds.</li> <li>• Know the precautions of advancing.</li> <li>• Describe the different forms of lending i.e. Car financing, Overdraft, Loans, bills, credit cards and purchasing bills.</li> <li>• Understand the cash reserve concept.</li> <li>• Describe the factors that determine the cash reserve of a bank.</li> <li>• Explain the 5c's of Credit management.</li> <li>• Understand the types of Collateral securities (Banker Lien, Pledge, Mortgage and hypothecation)</li> </ul> |

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| 27 | 10 <sup>th</sup><br>Feb<br>2025 | 14 <sup>th</sup><br>Feb<br>2025  | 04 | <ul style="list-style-type: none"> <li>• Definition of Balance of trade (BOT)</li> <li>• Definition of Balance of Payment (BOP)</li> <li>• Items on the balance of payment</li> <li>• What causes the BOP negative?</li> <li>• How to improve deficit Balance of payment (BOP)</li> <li>• Qs/Ans. , MCQs</li> </ul> | <ul style="list-style-type: none"> <li>• Define Balance of payment (BOP)</li> <li>• Know the meaning of Balance of trade</li> <li>• Distinguish b/w Balance of trade and Balance of Payment</li> <li>• Prepare the components of balance of payment</li> <li>• Understand what causes the BOP negative.</li> <li>• Explain how balance of payment can be improved.</li> </ul> |
| 28 | 17 <sup>th</sup><br>Feb<br>2025 | 21 <sup>st</sup><br>Feb<br>2025  | 05 | <ul style="list-style-type: none"> <li>• Definition of Foreign Exchange</li> <li>• Definition of Exchange Rate.</li> <li>• Types of Exchange Rate Systems</li> <li>• Factors that affect the Foreign Exchange rate.</li> <li>• Transfer of money /Remittance</li> </ul>   | <ul style="list-style-type: none"> <li>• Define Foreign Exchange</li> <li>• Define foreign exchange rate.</li> <li>• Identify the factors that effect the foreign exchange rate.</li> <li>• Understand the few types of exchange rate system</li> <li>• Write about methods of transfer of money /remittance.</li> </ul>  |
| 29 | 24 <sup>th</sup><br>Feb<br>2025 | 28 <sup>th</sup><br>Feb<br>2025  | 05 | <ul style="list-style-type: none"> <li>• Determination of Exchange Rate.</li> <li>• Purchasing power parity theory</li> <li>• Qs/Ans. , MCQs</li> </ul>   | <ul style="list-style-type: none"> <li>• Explain the mechanism to determine the exchange rate.</li> <li>• Explain the absolute Purchasing Power Parity Theory (PPP)</li> </ul>  |
|    | 3 <sup>rd</sup><br>Mar<br>2025  | 7 <sup>th</sup><br>Mar<br>2025   | 05 | <ul style="list-style-type: none"> <li>• Administrative Organization of State Bank of Pakistan (SBP)</li> <li>• State Bank &amp; Islamization</li> <li>• Role and functions of SBP</li> <li>• Organizational chart of State Bank of Pakistan</li> <li>• Key departments of SBP</li> <li>• Qs/Ans. , MCQs</li> </ul> | <ul style="list-style-type: none"> <li>• Describe the history of State Bank of Pakistan</li> <li>• List down the names of scheduled banks in Pakistan</li> <li>• Explain the role and functions of State Bank of Pakistan.</li> <li>• Describe the departments of State Bank of Pakistan.</li> </ul>  |
| 30 | 10 <sup>th</sup><br>Mar<br>2025 | 14 <sup>th</sup><br>Mar<br>2025  | 05 | <ul style="list-style-type: none"> <li>• Definition of Exchange Control</li> <li>• Aims of Exchange Control</li> <li>• Exchange Control Devices.</li> <li>• Basic Terms i.e. Bank Rate and Quota.</li> <li>• Qs/Ans. , MCQs</li> </ul>  | <ul style="list-style-type: none"> <li>• Define Exchange Control.</li> <li>• Write the aims of Exchange Control.</li> <li>• Exchange Control devices</li> <li>• Distinguish b/w Exchange pegging and block account</li> <li>• Define Bank rate and quota</li> </ul>   |
| 31 | 17 <sup>th</sup><br>Mar<br>2025 | 4 <sup>th</sup><br>April<br>2025 | 05 | <b>REVISION</b>   |   |

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| 32 | 7 <sup>th</sup><br>April<br>2025 | 18 <sup>th</sup><br>April<br>2025 |  | <b>Preliminary Examination</b><br><b>Term – III</b><br><b>Working Days : 126 + 57 = 183</b><br><b>Teaching Days : 95 + 42 = 137</b><br><b>Classes Conducted = 100%</b> |  |
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