

COMMECS COLLEGE

Macro Plan (2025-26)

Subject: Banking
Class: XII

Teacher: SK/FK
Sections: Commerce

Unit No.	Start Date	End Date	Classes	Contents	Objectives By the end of the unit SWAT.
1.	Aug 1	Aug 8	06	Introduction of student & Teacher Definition of Bank & Banking Relation of banking system & financial & Monetary policies Relation of commercial & central bank	1. Understand the relation of Banking structure and economy. 2. know the real sources of income for a bank
2.	Aug 11,	Aug 15,	03	<ul style="list-style-type: none"> • Kinds of Banks according to their functions. • Kinds of Banks according to their Ownership. • Departments of Commercial Bank • Qs/Ans., MCQs 	<ul style="list-style-type: none"> • Distinguish between Industrial bank and an agricultural bank • Mention different kinds of banks according to their functions • Mention the different kinds of banks according to their ownerships • 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;
3.	Aug 18	Aug 23,	07	<ul style="list-style-type: none"> • Definition of Commercial Bank • Schedule and Non-Schedule Banks • Primary functions of Commercial Banks • Secondary functions of Commercial Banks • Concept of cash reserve • Credit Creation • Process of Credit Creation • Calculations of Credit Creation by apply various CRR 	<ul style="list-style-type: none"> • Define a commercial bank. • Distinguish b/w scheduled and non- scheduled banks • Describe the primary functions of commercial banks • Describe the secondary functions of commercial banks. • Describe the concept of cash reserves for the commercial bank at central bank • Explain the meaning of underwriting of shares • List down primary and secondary functions of commercial banks • Explain the concept of credit creation; • Elaborate the process of credit creation in the economy; • Calculate credit creation through maximum credit creation formula
4.	Aug 25	Aug 30	07	<ul style="list-style-type: none"> • Why do we study banking? • Definition of Banking • Banking history and Evolution • QUIZ # 1 	<ul style="list-style-type: none"> • Get the importance of banking as a subject. • Define Banking by different author. • Define bank as per banking ordinance 1962. • Describe the background and evolution of banking in Europe, sub-continent and china.

5.	Sept 1	Sept 5	07	<ul style="list-style-type: none"> • Definition of bank accounts • Types of bank accounts • How to open a bank account • Basic Terminologies related to Account Opening Form (AOP) • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Define bank accounts • Understand the basic types of bank accounts • Know that for a salaried person which type of account is better and why • Give details of the entries in pay- in-slip • Know the procedure of opening a bank account.
6.	Sept 8	Sept 13	07	<ul style="list-style-type: none"> • Different credit institutions that advances loans and other financial services • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Prepare a list of lending institutions • Know about factor companies • Differentiate b/w factor companies and sales finance companies • Explain Life insurance companies
7.	Sept 15	Sept 19	07	<ul style="list-style-type: none"> • Definition of Credit Instruments • Types of Credit Instruments i.e. Negotiable and non-negotiable instruments • Definition of Cheques • Essentials of cheque • Kinds of Cheques • Crossing of cheque • Kinds of Cross Cheque • Specimen of Various types of cheque • Parties to a cheque • Dishonour of Cheque • Reasoning of Dishonoured of cheque • Bank Draft and its different types. • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Define Credit instruments • Explain various forms of Credit instruments • Define Non-negotiable instruments i.e. I Owe You, Postal Money Order • Define Cheque • List down essential of Cheques • Describe primary types of Cheques • Describe secondary types of cheque. • Get the concepts of crossing of cheque and its types. • Prepare specimens of a different types of crossing • Explain the various parties related to cheques • Explain the reasons for dishonoured of cheque. • Define a bank draft • Describe the kinds of Bank draft • Distinguish b/w drawer and the drawee.
8.	Sept 22	Sept 27	07	<ul style="list-style-type: none"> • Definition of Bill of Exchange (BOE) • Essential /parties of BOE • Kinds of BOE • Dishonoured of the bill by non-acceptance. Dishonoured of the bill by non-payments • Process of noting and protesting. • Difference between cheque and BOE • Endorsement and its kinds. • QUIZ # 2 	<ul style="list-style-type: none"> • Define a bill of exchange (BOE) • Understand the essential features of BOE. • Explain kinds of BOE • Distinguish b/w endorser and endorsee • Distinguish b/w payee and acceptor • Understand the dishonoured of bill by both way. • Clarify the process of noting and protesting. • Understand the basic terminologies related to BOE. • Differentiate between a bill of exchange and a cheque

9.	Sept 29	Oct 3	07	<ul style="list-style-type: none"> • Different credit institutions that advances loans and other financial services. • Revision 	<ul style="list-style-type: none"> • Differentiate b/w Inland and Foreign Bills • Understand the endorsement and its kinds. • Understand the parties to a bill of exchange. • Prepare a list of lending institutions • Know about factor companies • Differentiate b/w factor companies and sales finance companies • Explain Life insurance companies
11.	Oct 6	Oct 11	07	<ul style="list-style-type: none"> • Paper discussion • Comparison among different kinds of Negotiable Instruments 	<ul style="list-style-type: none"> • Differentiate and write the characteristics of all Credit Instruments
12.	Oct 13	Oct17	07	<ul style="list-style-type: none"> • Definition of Promissory Note • Parties to a Promissory Note • Kinds of Promissory Notes • Specimen of Pro-note. • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Define a Promissory Note. • Identify the parties to a Promissory Note. • Describe the different kinds of Promissory Note. • Draw the specimen of Promissory note.
1.	Oct 20	Oct 25	07	<ul style="list-style-type: none"> • Difference b/w Promissory Note & Cheque • Difference b/w Bill of exchange & Promissory Note Qs/Ans. , MCQs • QUIZ #1 	<ul style="list-style-type: none"> • Draw the Difference between all instruments.
14.	Oct 27	Oct 31	07	<ul style="list-style-type: none"> • Definition of credit card or Plastic money. • Kinds of Credit Card. • Definition of Debit card • Advantages of Plastic Money • ATM and ATM Card • Difference between Debit Card and Credit Card. • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Define credit card or plastic money. • Explain bank charge cards • Explain debit card • Describe advantages of Plastic Money i.e. Debit and Credit Cards. • Define ATM and ATM Card. • Distinguish b/w Debit Card & Credit Card
15.	Nov 3	Nov 8	07	<ul style="list-style-type: none"> • Definition of Letter of Credit (L/C) • Parties to L/C. • Procedure of opening a commercial L/C. • Qs/Ans. , MCQs • 	<ul style="list-style-type: none"> • . Define Letter of Credit (L/C) • Distinguish b/w documentary credits & clean credits • Distinguish b/w revocable and irrevocable credits • Identify the parties related to L/C. • Explain the procedure of opening a commercial letter of credit

16.	Nov 10	Nov 14	07	<ul style="list-style-type: none"> • Kinds of Letter of Credit • Kinds of Commercial Letter of Credit (L/C) 	<ul style="list-style-type: none"> • Describe the kinds of Letter of Credit
17.	Nov 24	Nov 29	07	<ul style="list-style-type: none"> • Definition of Central Bank • Functions of Central Bank • Different between Central Bank and Commercial Bank • QUIZ # 2 	<ul style="list-style-type: none"> • . Define Central Bank • Know the detail functions of Central Bank/ State Bank of Pakistan • Differentiate between central bank and commercial bank.
	Dec 1	Dec 19		Mid Term Exams / Sports Gala	
20.	Dec 22	Dec 27		Winter Break	
Till Mid Term Total Working Days : 110 Total Teaching Days : 101 Classes Conducted =					
18.	Dec 29	Jan 3, 5-10	02 +04+1	<ul style="list-style-type: none"> • Concept of Clearing House • Methods of issuing currency • Definition of Monetary Policy • Objective of Monetary Policy • Tools of Monetary Policy. • Relationship between Inflation and Bank Rate. • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Understand the concept of clearing house and its advantages. • Describe the different method of issuing currency note. • Define monetary policy. • Know the objectives of monetary policy • Know the tools of monetary policy • Analyse the relation b/w inflation and bank rate policy.
19.	Jan 12	Jan 16	07	<ul style="list-style-type: none"> • Definition/ Introduction • Advantages/ Disadvantages of E-Banking 	<ul style="list-style-type: none"> • Write the meaning of E- Banking • Write the advantages of E- Banking

				<ul style="list-style-type: none"> ● Modes/Devices of E-Banking 	<ul style="list-style-type: none"> ● Write the disadvantages of E- Banking ● Know the working modes/kinds of E-Banking. <ul style="list-style-type: none"> ● Internet banking ● Mobile phone banking
23.	Jan 19	Jan 23	07	<ul style="list-style-type: none"> ● Definition of Credit Control ● Reasons/Objectives for Credit Control ● Quantitative Methods of Credit Control ● Qualitative Methods of Credit Control. ● Difficulties of Control the Credit Creation. ● Qs/Ans. , MCQs 	<ul style="list-style-type: none"> ● Define Credit Control ● Explain objectives of credit control. ● Describe the different method of credit control i.e. qualitative control and quantitative control. ● Describe the difficulties of credit control.
26	Jan 26	Jan 31,9-14	07+07	<ul style="list-style-type: none"> ● Definition of Bank Advances and funds ● Sources of Banks funds ● Uses of Bank funds ● Different forms of lending. ● Principles of Investment / Principle of employing bank funds. ● Precautions in lending loans ● Cash Reserves ● Factors determining Cash Reserves ● 5Cs of Credit Management ● Kinds of Securities / Collateral Securities. ● Qs/Ans. , MCQs 	<ul style="list-style-type: none"> ● Define bank funds and advances. ● State the different source of bank funds. ● Brief explain the uses of bank funds .i.e. Advancing loan, direct loan, purchase of shares and debentures. ● Describe the principle of investment/ principle of employing bank funds. ● Know the precautions of advancing. ● Describe the different forms of lending i.e. Car financing, Overdraft, Loans, bills, credit cards and purchasing bills. ● Understand the cash reserve concept. ● Describe the factors that determine the cash reserve of a bank. ● Explain the 5c's of Credit management. ● Understand the types of Collateral securities (Banker Lien, Pledge, Mortgage and hypothecation)
27	Feb 16	Feb 20	07	<ul style="list-style-type: none"> ● Definition of Balance of trade (BOT) ● Definition of Balance of Payment (BOP) ● Items on the balance of payment ● What causes the BOP negative? ● How to improve deficit Balance of payment (BOP) ● Qs/Ans. , MCQs 	<ul style="list-style-type: none"> ● Define Balance of payment (BOP) ● Know the meaning of Balance of trade ● Distinguish b/w Balance of trade and Balance of Payment ● Prepare the components of balance of payment ● Understand what causes the BOP negative. ● Explain how balance of payment can be improved.
28	Feb 23	Feb 28,	07+07	<ul style="list-style-type: none"> ● Definition of Foreign Exchange ● Definition of Exchange Rate. ● Determination of Exchange Rate. 	<ul style="list-style-type: none"> ● Define Foreign Exchange ● Define foreign exchange rate. ● Explain the mechanism to determine the exchange rate.

		Marh 2-6		<ul style="list-style-type: none"> • Types of Exchange Rate Systems • Factors that affect the Foreign Exchange rate. • Transfer of money /Remittance • Purchasing power parity theory • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Identify the factors that effect the foreign exchange rate. • Understand the few types of exchange rate system • Write about methods of transfer of money /remittance. • Explain the absolute Purchasing Power Parity Theory (PPP)
29	Mar 9	Mar 14	07	<ul style="list-style-type: none"> • Administrative Organization of State Bank of Pakistan (SBP) • State Bank & Islamization • Role and functions of SBP • Organizational chart of State Bank of Pakistan • Key departments of SBP • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Describe the history of State Bank of Pakistan • List down the names of scheduled banks in Pakistan • Explain the role and functions of State Bank of Pakistan. • Describe the departments of State Bank of Pakistan.
30	Mar 16	Mar 20	07	<ul style="list-style-type: none"> • Definition of Exchange Control • Aims of Exchange Control • Exchange Control Devices. • Basic Terms i.e. Bank Rate and Quota. • Qs/Ans. , MCQs 	<ul style="list-style-type: none"> • Define Exchange Control. • Write the aims of Exchange Control. • Exchange Control devices • Distinguish b/w Exchange pegging and block account • Define Bank rate and quota
32	Mar 23	Apr 11		<p>Till Preliminary Examination</p> <p>Working Days : 101+74 =184</p> <p>Teaching Days : 101+70 = 171</p> <p>Classes Conducted = 100%</p>	