

## CHAPTER- BANKING

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Sr.No.	Topic	Sub Topic	Self Evaluation Grades			
			Date			
1	Banking	(i) Meaning (ii) Definition				
2	Types of Banks	(i) Commercial Banks				
		(ii) Agricultural Banks				
		(iii) Industrial Banks				
		(iv) Exchange Banks				
		(v) Indigenous Banks				
		(vi) Post Office Saving Banks				
		(vii) Regional Rural Banks				
		(viii) NABARD				
		(ix) Export-Import Banks				
		(x) State Bank of India				
		(xi) Reserve Bank of India				
3	Functions of Commercial Banks	(i) Primary Functions				
		(ii) Secondary Functions				
4	Primary Functions	<b>(i) Acceptance of Deposits</b>				
		-Fixed Deposit Account				
		-Current Deposit Account				
		-Saving Account				
		-Recurring Account				
		-Home Safe Account				
		<b>(ii) Granting of Loans</b>				
		-Loans				
		-Overdrafts				
		-Cash Credit				
-Discounting of Bill of Exchange						
5	Secondary Functions	<b>(i) Agency Functions</b>				
		-Collections of Cheques, Bills etc.				
		-Purchase and Sale of Securities				
		-Execution of standing Orders				
		-Acting as Trustee				
		-Transfer of Funds				
		<b>(ii) Utility Functions</b>				
		-Undertaking of Securities				
		-Providing Trade information				
		-Dealing in Foreign Exchange				
		-Provide Information Regarding Creditworthiness				
		-Advice on Financial Matters				
		-Safe Custody of Securities				
-Accepting Bill of Exchange						

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		<b>Self Evaluation Grades</b>				
Sr.No.	Topic	Sub Topic	Date			
<b>6</b>	<b>Types of Bank Accounts</b>	(i) Saving Bank Account				
		(ii) Current Account				
		(iii) Recurring Deposit Account				
		(iv) Fixed Deposit Account				
		(v) Multiple Optional Deposit Accounts				
<b>7</b>	<b>Banking Services</b>	(i) Bank Draft				
		(ii) Banker's Cheque				
		(iii) Bank Over-Draft				
		(iv) Cash Credit				
		(v) Real Time Gross Settlements (RTGS)				
		-Features				
		(VI) National Electronic Fund Transfer (NEFT)				
		-Features				
<b>8</b>	<b>E-Banking</b>	(i) Meaning				
		(ii) ATM				
		(iii) Credit Cards				
		(iv) EFT				
		(v) Debit Card				
		Benefits of E-Banking				
		-24*7 Banking Services				
		-Anywhere Banking				
		-Satisfaction to Customers				
		-Expansion of Banking System				
		-Efficient System				
		-Financial Discipline				
<b>9</b>	<b>Internet Banking</b>	(i) Define				
		(ii) Advantages				
<b>10</b>	<b>Mobile Banking</b>	(i) Define				
		<b>Signature of Student</b>				
		<b>Signature of Teacher/Mentor</b>				
<b>Key To Grades</b>			This self evaluation sheet has four date columns. Student shall fill grades to all topics in one date column in a sitting. By the fourth attempt, all grades should be 'A' for getting best marks in exams.			
Write 'A' if you know the concept fully (when you know 100%)						
Write 'B' if you need revision once (when you know between 75%-100%)						
Write 'C' if you know the concept partially (when you know about 50%)						
Write 'D' if you know the concept very little (when you know about 25%)						
Write 'E' if you don't know the concept at all (when you know 0%)						