



**Pakistan Urdu School- Kingdom of Bahrain**  
**Curriculum Implementation Plan for BANKING Grade XII**

No.	Month/Week	Starting Date	Topics from Textbook or Others (Specify Unit Titles and Numbers)	National Curriculum References (Competency, Standards, Themes)	Total Periods
01	4 <sup>th</sup> and 5 <sup>th</sup> week of May & 1 <sup>st</sup> week of June	20 <sup>th</sup> May 2018	<b>Chap # 1, Beginning and Evolution of Banking</b> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Derivation of Word Bank</li> <li>3. History of Banking</li> <li>4. (Iraq, Greece, Rome &amp; Italy)</li> <li>5. History of Banking</li> <li>6. (Europe, Sub-Continent &amp; Pakistan)</li> <li>7. Evolution of Bank (Stages of Evolution, Kings, Merchants, Money Lenders and Gold Smiths)</li> <li>8. Definitions, Characteristics of bank</li> <li>9. Formation of Bank</li> <li>10. Important Documents of a Bank</li> <li>11. Kinds of Banks</li> <li>12. Other banks</li> <li>13. Characteristics of stable Banking system</li> </ol>	This chapter enable the students to learn the basic concept, history and evolution of Banking; learn the services performed by Banks;	21
02	Last week of august 1 <sup>st</sup> to 3 <sup>rd</sup> week of September	28 <sup>th</sup> August 2018	<b><u>Chap # 2, Commercial Banks</u></b> <ol style="list-style-type: none"> <li>1. Introduction &amp; Definition</li> <li>2. Functions of Commercial Bank(Primary) Types of loans according to term and issue</li> <li>3. Functions of Commercial Bank(Secondary)</li> <li>4. Role of Commercial Banks in Economic Development</li> <li>5. Cash Reserve of Bank and Factors</li> <li>6. Credit Creation, ways, process, formula</li> <li>7. Organizational Structure of Commercial Bank</li> <li>8. Balance Sheet of Commercial Bank</li> </ol>	Develop understanding of the functions of commercial banks.	23
	3 <sup>rd</sup> week of September		<b><u>Chap# 3, E-Banking</u></b> <ol style="list-style-type: none"> <li>1. Intro, advantages</li> <li>2. Credit Card, Debit Cards</li> <li>3. ATM</li> <li>4. Online Banking</li> </ol>	Develop an appreciation for the impact of information technology, the importance of banking communication and documentation	01

03	4 <sup>th</sup> week of September  1 and 2 week of October	23 <sup>rd</sup> Sep 2018	<b><u>Chap # 4, Central Bank</u></b> <ol style="list-style-type: none"> <li>1. Introduction and Growth of Central Bank</li> <li>2. Definition and Principles of Central Bank</li> <li>3. Functions of Central Bank</li> <li>4. Importance of Central Bank</li> <li>5. Principles of Note issue</li> <li>6. Methods of Note issue</li> <li>7. Monetary Policy (Definition, Need, Objective)</li> <li>8. Methods of Monetary Policy / tools</li> <li>9. Difficulties in Controlling Credit</li> <li>10. Clearing House</li> <li>11. Working of Clearing House</li> <li>12. Advantages of Clearing House</li> <li>13. NIFT</li> <li>14. Diff b/w Central and Commercial Bank</li> </ol>	Develop understanding with the functions of central banks.	19
			<b><u>Chapter # 5 Scheduled and Non Scheduled Banks</u></b> <ol style="list-style-type: none"> <li>1. Definition</li> <li>2. Difference b/w Scheduled &amp; Non Scheduled</li> <li>3. Merits of Scheduled Banks</li> <li>4. Procedure to convert non scheduled Bank into scheduled bank</li> </ol>		02
04	3 <sup>rd</sup> to 5 <sup>th</sup> week of October	14 <sup>th</sup> October 2018	<b><u>Chapter # 6, Bank Account</u></b> <ol style="list-style-type: none"> <li>1. Introduction and Definition</li> <li>2. Causes of opening an account</li> <li>3. Procedure of opening an account</li> <li>4. Precaution and Documents before opening an account.</li> <li>5. Documents of Bank</li> <li>6. Types of Bank Accounts (PLS/TD)</li> <li>7. Types of Bank Accounts (CA/FCA/ESA/)</li> <li>8. Comparison of different bank accounts</li> <li>9. Merits of opening bank account.</li> </ol>	Under this chapter students will be enabled to know about different products offered by commercial banks.	17
			<b><u>Chapter # 7, Banker and Customer Relationship</u></b> <ol style="list-style-type: none"> <li>1. Definition of Banker and customer</li> <li>2. Relationship b/w Banker and Customer</li> <li>3. Rights and Duties of customer</li> <li>4. Rights and Duties of Banker</li> <li>5. Termination of Relationship</li> <li>6. Kinds of Bank customer</li> </ol>		03

05	1 <sup>st</sup> to 3 <sup>rd</sup> week of November	4 <sup>th</sup> Nov 2018	<p><b><u>Chapter # 8, Bank Funds and Uses</u></b></p> <ol style="list-style-type: none"> <li>1. Bank Funds and Sources of bank funds</li> <li>2. Uses of Banker's funds</li> <li>3. Comparison of Loans</li> <li>4. Principals of Advancing</li> <li>5. Precautions of Advancing</li> <li>6. Special precautions for different customers</li> <li>7. Security , its need and its characteristics</li> <li>8. Qualities of a good security</li> <li>9. Kinds of Securities:</li> <li>10. Guarantee (Parties &amp; Precautions )</li> <li>11. Marketable Securities (Advantages, disadvantages &amp; Precautions)</li> <li>12. Documents of Title of Goods (Advantages, disadvantages and Precautions)</li> <li>13. Immovable Property (Advantages, disadvantages and Precautions)</li> <li>14. Life Insurance Policy (Advantages/ Disadvantages/ Precautions)</li> <li>15. Miscellaneous Goods (Advantages/ Precautions)</li> <li>16. Important terms of loan (Lien, Pledge, Hypothecation, Mortgage)</li> <li><b>17. Types of Mortgage</b></li> </ol>	This unit will develop the understanding with commercial bank's loans they offered against securities.	21
06	1 <sup>st</sup> and 2 <sup>nd</sup> week of January	2 <sup>nd</sup> January 2019	<p><b><u>Chapter # 9 Negotiable Instrument (I)</u></b></p> <ol style="list-style-type: none"> <li>1. Word Credit Introduction</li> <li>2. Definition</li> <li>3. Credit Instruments</li> <li>4. Features of edit Instruments</li> <li>5. Kinds of Credit Instruments</li> <li>6. Cheque, Intro, Definition</li> <li>7. Parties of Cheque, other parties</li> <li>8. Elements, Characteristics</li> <li>9. Advantages of Cheque</li> <li>10. Kinds of Cheque (Bearer, Order, Crossed)</li> <li>11. Other types of cheque</li> <li>12. Comparison b/w crossed, bearer and ordered cheque</li> <li>13. Procedure of enchasing cheque</li> <li>14. Procedure for getting new cheque book</li> <li>15. Causes for dishonoring cheque</li> </ol>	This unit will enhance the students' knowledge with different types of instruments used in business world for the exchange of money.	14

			<ul style="list-style-type: none"> <li>16. Endorsement of Cheque</li> <li>17. Elements &amp; Types of Endorsement</li> <li>18. Crossing of a cheque</li> <li>19. Types of crossing (General, Special, irregular)</li> <li>20. Objective of crossing</li> <li>21. Terms used in crossing</li> <li>22. Termination of Crossing</li> <li>23. Material/ Immaterial Changes in a Cheque</li> <li>24. Diff b/w Special and General Crossing</li> </ul>		
07	3 <sup>rd</sup> and 5 <sup>th</sup> week of January	13 <sup>th</sup> January 2019	<p><b><u>Chapter # 10 Negotiable Instrument (II)</u></b></p> <ul style="list-style-type: none"> <li>1. Bill of Exchange, Definition</li> <li>2. Parties, other parties of Bill of Exchange</li> <li>3. Working of Bill of Exchange</li> <li>4. Features of Bill of Exchange</li> <li>5. Types of Bill of Exchange</li> <li>6. Other types of Bill of Exchange</li> <li>7. Diff b/w inland and foreign Bill of Exchange</li> <li>8. Acceptance of Bill</li> <li>9. Advantages of Bill of Exchange</li> <li>10. Promissory Note</li> <li>11. Parties of Promissory Note, Other parties</li> <li>12. Features &amp; Types of Promissory notes</li> <li>13. Bank Draft (Parties, Contents of Bank Draft)</li> <li>14. Kinds of Bank Draft</li> <li>15. Features of Bank Draft</li> <li>16. Treasury Bills</li> <li>17. Features of T-Bills</li> <li>18. Diff b/w Cheque &amp; Bills of Exchange</li> <li>19. Diff b/w Cheque &amp; Promissory Notes</li> <li>20. Diff b/w Cheque &amp; Bank Draft</li> <li>21. Diff b/w Bills of Exchange and Promissory Notes</li> </ul>	Develop the understanding with the elementary negotiable instruments used in trade.	21
08	1 <sup>st</sup> week of February	3 <sup>rd</sup> February 2019	<p><b><u>Chapter # 11, Non Negotiable Instrument</u></b></p> <ul style="list-style-type: none"> <li>1. Letter of Credit</li> <li>2. Parties/ opening/ Specimen of LC</li> <li>3. Kinds of Commercial LC</li> <li>4. Advantages of LC (Importer/ Bank/ Exporter)</li> <li>5. Personal or Private LC</li> <li>6. Travelers LC</li> </ul>	Students will be knowing the LC and other payments methods and their importance.	7

			<ul style="list-style-type: none"> <li>7. Circular Note</li> <li>8. Travelers Cheque</li> <li>9. Comparison b/w Travelers LC, Circular Note and Travelers Cheque</li> <li>10. Money Order</li> <li>11. Postal Order</li> <li>12. I owe You</li> <li>13. Stock Certificate</li> </ul>		
09	2 <sup>nd</sup> to 4 <sup>th</sup> week of February	10 <sup>th</sup> February 2019	<b><u>Chapter # 12, Foreign Exchange Transactions</u></b> <ul style="list-style-type: none"> <li>1. Meaning, Importance, Kinds, Methods of payments</li> <li>2. Foreign Exchange Market and its functions</li> <li>3. Exchange Control</li> <li>4. Determination of Exchange Rate</li> <li>5. Types of Exchange Rate</li> <li>6. Causes of Changes in exchange rate</li> </ul>	Students will extend their learning by knowing foreign exchange, its functions and their rate of exchange.	18
			<b><u>Chapter # 13, Money Market</u></b> <ul style="list-style-type: none"> <li>1. Definition, Institution of Money Market</li> <li>2. Functions of money market</li> <li>3. Features of good money market</li> <li>4. Money Market in Pakistan</li> </ul>	Acquire knowledge of money market institutions.	01
			<b><u>Chapter # 14, Banking in Pakistan</u></b> <ul style="list-style-type: none"> <li>1. Banking system of Pakistan and its elements</li> <li>2. Nationalization of Banks,</li> <li>3. Privatization of Banks</li> <li>4. Pakistan's important financial institution</li> </ul>	Increase awareness regarding financial institutions and other trading institutions in Pakistan.	01
			<b><u>Chapter # 15, Islamic Banking</u></b> <ul style="list-style-type: none"> <li>1. Concept of Riba and Interest</li> <li>2. Pakistan Islamic Banking</li> <li>3. Interest Free Modes of Financing</li> <li>4. Islamic Development Bank</li> </ul>	Acquire knowledge and develop an understanding of the nature and purpose of Islamic banking activities and Islamic banking institutions.	01