

BANKING STANDARD XI

PAPER II SYLLABUS

1. Simple Banking operations.

2. The Banker- customer relationship –general nature of the relationshipspecial features.

3. Various kinds of bank accounts – opening of new account, bank pass book, cheque book and paying in slip book – special types of customers, namely minors, married women, joint accounts,limited companies, partnerships and non- trading concents –precautions to be taken bythe banker while openingand operating such accounts.

4. Regular and irregular endorsements – different types of crossing and theirsignificance.

5. Payment and collection of cheques and bills – position of the paying banker –duties and responsibilities of the paying banker – statutory protection provided to the paying banker under the law in India – precaution to be taken while making payments – collections of cheques and bills - collecting bankers position - his duties and responsibilities –protection provided to thecollecting banker in India –collection of Bills of Exchange.

6. (a) Principles of good lending.

(b) Loans and advances.

7. General working of the commercial banks; meaning ofadditional banking and Mercantile terms. Balance sheet of commercial banks – Assets & Liabilities .General principles governing them.

BANKING STANDARD XII

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1. Advances to customers against

Securities generally including:

- Stocks and shares (quoted and unquoted)
- Land and Buildings,
- Plant and Machinery,
- Life policies,
- Guarantees,
- Debentures
- Procedure and goods,
- Documents of title to goods.

Financing of:

(a) Hire-purchase and instalment –credit transactions

(b) Standing crops

A detailed knowledge of these securities is required, their suitability or otherwise for advances, their valuation method and form of charge- Mortgage, Pledge, Hypothecation, Floating Charge, Lien precautionary measures to ensure good title –release on payment or realization on default. Bank Guarantees, Discounting of Bills.

2.Safe custody: Safe deposit vaults, Executors and trustee business,

Miscellaneous services, rendered by the banker, such as carrying out of standing instructions, Furnishing of opinions, etc.

3.General banking business General relationship between Banker

and customer, bankers' rights, Right of set off and lien, Duty of secrecy,

Statement of accounts, passbook; Termination of contract between Banker and customer, Closure of account, Death Lunacy, Bankruptcy of customer, Liquidation of a company, Garnishee order.

4.Documentation:

Appraisal of credit S.I., Agriculture Banking facilities to self

employed ; credit cards , safe custody operations , Buying and selling of securities .

Various types of advances –Hypothecation, pledge, Trust receipts , clean, etc.

Credit Deposit Ratio Various types of securities.