

**MONTHLY SYLLABUS**  
**SESSION-2016-17**  
**CLASS-XII (VOCATIONAL)**  
**SUBJECT : BANKING AND INSURANCE-II (785)**  
**THEORY : 60 / PRACTICAL : 40**

<b>MONTH</b>	<b>CONTENTS</b>
April 2016	<p style="text-align: center;"><b>THEORY</b></p> <p><b>Unit I Ancillary Services of Banks</b></p> <p>I Safe Custody of valuables</p> <p>2. Lockers</p> <p>3. Remittances - RTGS/NEFT/DRAFTS</p> <p>4. Fee based services - Issuing Guarantees and Letter of Credit</p> <p>5. Selling third party products - Insurance and Mutual Fund Units</p> <p>6. Credit Cards, Debit Cards</p> <p style="text-align: center;"><b>PRACTICAL</b></p> <p>1. Visit any nearest Bank Branches which is nearer to your residence</p> <p>a. Collect details of different modes of transferring funds from one person to another. Collect samples documents/forms for each of such modes of transfer.</p>
May 2016	<p style="text-align: center;"><b>THEORY</b></p> <p><b>Unit I Ancillary Services of Banks</b></p> <p>g. Brokerage and Demit Services</p> <p>11.05.16 - 30.06.16 ON THE JOB TRAINING of Vocational students during the Summer Vacation.</p>

<p>July 2016</p>	<p style="text-align: center;"><b>THEORY</b></p> <p><b>Unit 2 Innovation in Banking Technology</b></p> <ol style="list-style-type: none"> <li>1. Bank Computerization</li> <li>2. Core Banking</li> <li>3. Online Banking</li> <li>4. Mobile Banking</li> <li>5. Internet Banking</li> <li>6. ATM's</li> </ol> <p style="text-align: center;"><b>PRACTICAL</b></p> <ol style="list-style-type: none"> <li>1. b. Tabulate the advantages and disadvantages of each mode of payment system</li> </ol>
<p>August 2016</p>	<p style="text-align: center;"><b>THEORY</b></p> <p><b>Unit 3 Organization of a Bank Branch</b></p> <ol style="list-style-type: none"> <li>1. Bank Branch Set up, Strong Room</li> <li>2. Front Office, Back Office</li> <li>3. Security Arrangements in Bank</li> <li>4. Clearing Houses</li> </ol> <p style="text-align: center;"><b>PRACTICAL</b></p> <ol style="list-style-type: none"> <li>2. Download the Balance Sheet</li> <li>a. Compare the composition of their Deposits</li> </ol> <p style="text-align: center;"><b>S.A.II</b></p>
<p>September 2016</p>	<p>01.09.16 - 07.09.16 Revision</p> <p>08.09.16 - 22.09.16 S.A.I Examination</p> <p>23.09.16 - 30.09.16</p> <p>Discussion of SA-I Paper</p>

	<p><b>Unit 6 Performa of Final Accounts of Banking Companies</b></p> <p>1. Profit &amp; Loss Account and Balance Sheet</p>
October 2016	<p>08.10.16-11.10.16 Autumn Break</p> <p style="text-align: center;"><b>THEORY</b></p> <p><b>Unit 4 Basics of Business Mathematics</b></p> <p>1. Calculation of Simple Interest and Compound Interest</p> <p>2. Calculations of Interest on fixed rate and floating rate</p> <p>3. Calculation of EMI's</p> <p>4. Calculations of interest on Saving Accounts</p> <p>5. Calculations of date of maturity of bills of exchange</p> <p style="text-align: center;"><b>PRACTICAL</b></p> <p>2. b. Composition of their loans, total interest earned on loans and comment on the profitability of the banks.</p>
November 2016	<p style="text-align: center;"><b>THEORY</b></p> <p><b>Unit 5 Reserve bank of India Regulations on Banks</b></p> <p>1. Cash Reserve Ratio</p> <p>2. Statutory Liquidity Ratio</p> <p>3. Bank Rate</p> <p>4. Repo Rate</p> <p>5. Reverse Repo Rate</p> <p>6. Base Rate</p> <p>22.11.16 - 30.11 .16 Revision</p>
December 2016	<p>01.12.16-07.12.16 Revision</p> <p>08.12.16-19.12.16 Mock Test</p> <p>20.12.16 - 30.12.16 Paper Discussion and Block Teaching</p>

	31.12.16 - 15.01.17 Two weeks ON THE JOB TRAINING for Vocational students in Winter Break
January 2017	16.01.17 - 31.01.17 Pre Board Examination
February 2017	01.02.17-15.02.17 Practical Examination conducted by C.B.S.E. 16.02.17-28.02.17 Revision
March 2017	01.03.17 to till end C.B.S.E. Examination