

**REVISED SYLLABUS OF THE SUBJECT FINANCE
FOR HIGHER SECONDARY FIRST YEAR
IMPLEMENTED FROM THE ACADEMIC
SESSION 2022-23**

FINANCE
SYLLABUS FOR HIGHER SECONDARY FIRST YEAR COURSE

Theory : 80 Marks

Time : 3 Hours.

Project : 20 Marks

Total : 100 Marks

Unit-wise distribution of Marks and Periods

Unit	Topics	Marks	Periods
Unit-I	Finance	16	30
Unit-II	Meaning and Different Types of banks	16	30
Unit-III	Commercial Banking in India	16	30
Unit-IV	Different types of Bank Accounts and Customers	16	30
Unit-V	Negotiable Instruments	16	30
	Total (Theory)	80	150
	Project works :	20	
	Total (Theory + Project)	100	150

Unit-wise distribution of course contents

Unit-I : Finance :

Finance : Meaning, features, functions, types and sources.

Financial System : Meaning and components. Role of financial system in economic development.

Unit-II : Meaning and Different Types of Banks :

Bank : Meaning, definition and features.

Different Types of Banks– Central Bank : Meaning, features and functions. Commercial Bank : Meaning, primary functions, secondary functions and modern functions. Exchange Bank/Foreign Bank : Meaning and functions. Regional Rural Bank : Meaning, objectives and functions. Investment Bank : Meaning and functions. Development Bank : Meaning, features and functions.

Export-Import Bank : Meaning and functions. Co-operative Bank : Meaning and features. Agricultural Bank : Meaning and functions. Meaning of Land Development Bank, Savings Bank, International Bank. Differences between (i) Commercial and Development Bank, (ii) Central and Commercial Bank, (iii) Commercial and Co-operative Bank.

Unit-III : Commercial Banking in India :

Evolution and Growth of Bank in India : Presidency Banks, Imperial Bank – functions and causes of nationalization. State Bank of India – functions. Scheduled and Non-Scheduled Banks, Private and Public Sector Banks. Differences between Scheduled and Non-Scheduled Banks and Private and Public Sector Banks.

Nationalisation of Banks : Objectives and Progress of Bank Nationalisation in India, Criticisms against Nationalisation of Banks.

Lead Bank Scheme : Objectives and Functions, Progress of Lead Bank Scheme, weakness of Lead Bank Scheme.

Banking Systems : Meaning, advantages and disadvantages of Branch Banking System. Meaning, advantages and disadvantages Unit Banking System. Meaning, advantages and disadvantages Group Banking System. Meaning of Chain Banking System and Correspondent Banking System. Differences Between Branch Banking and Unit Banking System and Differences Between Group Banking and Chain Banking.

Unit-IV : Different Types of Bank Accounts and Customers

Different Types of Bank Accounts : Saving Deposit Account- Meaning, Features, Advantages. Current Deposit Account- Meaning and Features. Fixed Deposit Accounts- Meaning, Features, Advantages. Recurring Deposit Account- Meaning and Features. Opening of Savings Bank Account and Current Deposit Account. Differences between Saving and Current Deposit Account, Differences between Saving and Fixed Deposit Account. Pay in Slip Book, Pass Book, Cheque Book, ATM Card.

Bank Customers : Meaning of Bank Customer. Special Types: Minor, Illiterate Persons, Joint Account, Partnership Firm and Company. Precautions to be taken by banker in opening and operation of accounts in their names. Meaning, powers and duties of Banking Ombudsman.

Unit- V : Negotiable Instruments :

Negotiable Instruments :- Meaning and features of Negotiable Instrument, Types of negotiable instruments, Meaning and Features of Promissory Note, Bills of Exchange and Cheque. Differences between Promissory Note and Bills of Exchange, Promissory Note and Cheque, and Bills of Exchange and Cheque. Types of Cheques : Open Cheque-Bearer Cheque, Order Cheque and Crossed Cheque.

Types of Crossing and their Significance : General and Special Crossing, Not Negotiable and Account payee Crossing.

Endorsements : Meaning, Significance and Kinds.

Payment in due course, holder and holder in due course :- Meaning and Essential features of Payment in due course, Meaning of Holder, Meaning of Holder in due course, differences between Holder and Holder in due course, Rights and privileges of a Holder in due course.

FINANCE

PROJECT WORK FOR HIGHER SECONDARY FIRST YEAR COURSE

Project Work : **20 Marks**

- Project Preparation 15 Marks
- Project VIVA VOCE 05 Marks

Format for Project Work of the Subject Finance (H. S. First Year)

Cover Page :

1. Title of the Project
2. Information of the student
(Name, Roll No. Registration No., Year)
3. Name of the Supervisor/Guide
4. Name of the Institution
5. Year

Second Page : Acknowledgement

Third Page : Declaration by the Students

Forth Page : Certificate from Supervisor/Guide.

Certificate from Head of the Institution/Department

Fifth Page : Contents/Index

Main text of the project

References/Bibliography

Contents of Project Work for H. S. First Year students

The students need to submit project report on any one of the following categories with adequate photographs. The concerning teachers of the institutions fairly distribute the contents among students.

1. Visit a Commercial bank and find out the procedure to open an account and also collect various forms used for banking purpose like pay in slip, Accounts opening form, Withdrawal slip, KYC form etc. Paste duly filled forms in your project report.
2. Prepare a report on the various forms of endorsement with suitable examples and photographs/Dummy drawing.
3. Prepare a report on the various forms of crossing with suitable examples and photographs/Dummy drawing.
4. Prepare a report on various sources of Finance for local enterprise covering the following points.
 - (a) Visit local enterprise
 - (b) Try to know their size and mode of business
 - (c) Sources of fund; own capital & borrowed capital
 - (d) Mortgage process if any.