



Community College of Skill Development

Lesson Plan: Banking and Financial Institutions

Program: B.Voc-BFSI Semester: 1st Course Code: BIV-107-V Credits: 3

Course Objectives:

The course aims to equip learners with the basic knowledge of banking products and services. They can also understand the role of RBI and commercial banks in credit creation and controlling.

Course Outcomes:

After the successful completion of the course, students will be able to:

C01: Classify and differentiate between different types of banking and banks in India, including commercial banks, cooperative banks, and specialized banks, demonstrating categorization skills at the understanding level

C02: Identify and explain basic banking products and services offered by commercial banks, including deposit accounts, loans, and investment products, demonstrating understanding at the understanding level.

C03: Evaluate the effectiveness of regulatory measures and policies implemented by the RBI in managing NPAs and maintaining financial stability, considering factors such as risk management, transparency, and accountability, demonstrating evaluation skills at the evaluating level.

C04: Synthesize information from various sources to propose strategies for enhancing the role of developmental banks and financial institutions in promoting economic growth and development, demonstrating synthesis skills at the evaluating level.

Equipment required in Classroom/ Laboratory/ Workshop

- i. LCD/Projector
- ii. Whiteboard/ Black Marker

Assessment Scheme

S.No.	Criteria	Marks
1	End Term Examination	75
2	Internal Evaluation Scheme	25



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2a	Class Tests	15
2a (i)	Class Test-I	7.5
2a (ii)	Class Test-II	7.5
2(b)	Teacher Assessment (Continuous Evaluation)	10
2b (i)	Attendance	5
2b (ii)	Assignment / Presentation	5

Lecture No.	Topics Covered	Pedagogy	Date of Implementation	Course Outcomes Covered	Faculty Sign
1	Introduction of Banking	Student centered, Participative Methods and Formative assessment	04/08/2025	CO1	Ravi
2	Overview of the Indian Banking System	Student centered, Participative Methods and Formative assessment	04/08/2025	CO1	Ravi
3	Evolution Banking System in India	Student centered, Participative Methods and Formative assessment	05/08/2025	CO1	Ravi
4	Structure of Indian Banking	Student centered, Participative Methods and Formative assessment	06/08/2025	CO1	Ravi
5	Overview of BFSI Domain in India	Student centered,	07/08/2025	CO1	Ravi



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		Participative Methods and Formative assessment			
6	Roles & importance of Banks in an economy-part-1	Student centered, Participative Methods and Formative assessment	13/08/2025	CO1	Ravi
7	Roles & importance of Banks in an economy-part-2	Student centered, Participative Methods and Formative assessment	14/08/2025	CO1	Ravi
8	Types of Banking & Banks in India-part-1	Student centered, Participative Methods and Formative assessment	18/08/2025	CO1	Ravi
9	Types of Banking & Banks in India-part-2	Student centered, Participative Methods and Formative assessment	20/08/2025	CO1	Ravi
10	Introduction to commercial Banking	Student centered, Participative Methods and Formative assessment	21/08/2025	CO2	Ravi
11	Credit creation by Commercial Banks	Student centered, Participative Methods and Formative assessment	25/08/2025	CO2	Ravi
12	Limitations of credit creation	Student centered, Participative Methods and Formative assessment	27/08/2025	CO2	Ravi
13	Basic Banking	Student	28/08/2025	CO2	Ravi



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	Products & Services-part-1	centered, Participative Methods and Formative assessment			
14	Basic Banking Products & Services-part-2	Student centered, Participative Methods and Formative assessment	01/09/2025	CO2	Ravi
15	Financial Inclusion	Student centered, Participative Methods and Formative assessment	03/09/2025	CO2	Ravi
16	Financial Inclusion-Govt. schemes	Student centered, Participative Methods and Formative assessment	04/09/2025	CO2	Ravi
17	Financial exclusion	Student centered, Participative Methods and Formative assessment	08/09/2025	CO2	Ravi
18	Customer-Banker Relationship	Student centered, Participative Methods and Formative assessment	11/09/2025	CO2	Ravi
19	Banking Ombudsman	Student centered, Participative Methods and Formative assessment	15/09/2025	CO2	Ravi
20	Complaint process-Banking Ombudsman	Student centered, Participative Methods and Formative assessment	17/09/2025	CO2	Ravi



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21	Introduction of constitution of RBI	Student centered, Participative Methods and Formative assessment	18/09/2025	C03	Ravi
22	Organization and management of RBI	Student centered, Participative Methods and Formative assessment	06/10/2025	C03	Ravi
23	Objectives and functions of RBI	Student centered, Participative Methods and Formative assessment	08/10/2025	C03	Ravi
24	RBI Act 1934	Student centered, Participative Methods and Formative assessment	09/10/2025	C03	Ravi
25	Banking Regulation Act 1949	Student centered, Participative Methods and Formative assessment	13/10/2025	C03	Ravi
26	Credit Control:- Objectives	Student centered, Participative Methods and Formative assessment		C03	Ravi
27	Credit Control Measures: Quantitative Credit control	Student centered, Participative Methods and Formative assessment		C03	Ravi
28	Selective and direct credit control-Monetary Policy	Student centered, Participative Methods and Formative		C03	Ravi



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		assessment			
29	Non-Performing Assets: Definition; Income Recognition	Student centered, Participative Methods and Formative assessment		CO3	Ravi
30	Asset Classification; Provisioning Norms	Student centered, Participative Methods and Formative assessment		CO3	Ravi
31	Introduction of development banks	Student centered, Participative Methods and Formative assessment		CO4	Ravi
32	Role of development banks in economic development	Student centered, Participative Methods and Formative assessment		CO4	Ravi
33	Overview of Financial Institutions- Meaning and definition of NBFIs	Student centered, Participative Methods and Formative assessment		CO4	Ravi
34	Classifications of NBFIs	Student centered, Participative Methods and Formative assessment		CO4	Ravi
35	Functions of NBFIs	Student centered, Participative Methods and Formative assessment		CO4	Ravi
36	Role of NBFIs in economic development	Student centered, Participative Methods and		CO4	Ravi



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		Formative assessment			
37	Introduction, Objectives and functions of SIDBI	Student centered, Participative Methods and Formative assessment		CO4	Ravi
38	Introduction, Objectives and functions of NABARD	Student centered, Participative Methods and Formative assessment		CO4	Ravi
39	Introduction, Objectives of EXIM bank	Student centered, Participative Methods and Formative assessment		CO4	Ravi
40	functions of EXIM bank	Student centered, Participative Methods and Formative assessment		CO4	Ravi

Text Books:

1. Principles & Practice of Banks, M/S Macmillan India Ltd
2. Indian Banking, S Natrajan&Dr. R Parmeshwaram

Reference Books:

1. Banking Principles & Operations, M. N. GopinathBhole
2. P. N. Varshney Banking Law & Practice (Sultan Chand Publishers)