



Lesson Plan 1.1	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Students will be able to define the term ‘bank’. • Students will understand the basic concept of banking. • Students will be able to identify the historical evolution of banks. • Students will develop an appreciation for the role of banks in society. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes)</p> <ul style="list-style-type: none"> • Begin with a question: “Where do you think people used to keep their money before banks existed?” • Encourage students to share their ideas (e.g., hiding it at home, burying it). • Introduce the topic of banks by explaining that they are safe places to store money. • Briefly explain the concept of saving money for future needs. <p>Development (30 minutes)</p> <ul style="list-style-type: none"> • Early Banking Systems: <ul style="list-style-type: none"> ○ Explain how goldsmiths started acting as bankers by storing valuables for people. ○ Discuss the concept of issuing receipts for deposited valuables. ○ Introduce the idea of lending money and charging interest. • Evolution of Banks: <ul style="list-style-type: none"> ○ Explain how goldsmiths evolved into formal banks. ○ Discuss the role of governments in establishing banks. ○ Highlight the importance of trust and security in banking. ○ Briefly touch upon the concept of fractional reserve banking (if appropriate for the grade level). • Types of Banks: <ul style="list-style-type: none"> ○ Introduce different types of banks (commercial, savings, central banks) briefly. ○ Explain the basic functions of each type. <p>Exercise (5 minutes)</p>	



	<ul style="list-style-type: none">• Divide students into groups.• Ask each group to create a short skit or role-play depicting a scene from the early days of banking (e.g., a customer depositing gold with a goldsmith).• Have groups present their skits to the class.
Closure	<ol style="list-style-type: none">1. Summarize the Lesson Learning Outcomes and get affirmation from students on these.2. Suggested Reading<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 20233. Activity:<ul style="list-style-type: none">• Invite a guest speaker from a bank to talk about the history of banking.• Organize a field trip to a local bank (if possible).• Create a timeline of important events in the history of banking. <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 1.2	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none">• Define the term 'bank' and its role in the economy.• Differentiate between various types of banks based on ownership, functions, and activities.• Understand the significance of different bank classifications in the financial system.• Develop critical thinking skills by analyzing the role of different banks in the economy	
Teaching Aids (if any)	<ul style="list-style-type: none">• Whiteboard/Blackboard• Powerpoint presentation	
Teaching Development	<p>Introduction (5 minutes)</p> <ul style="list-style-type: none">• Begin with a question: "What is a bank? Why do we need banks?"• Elicit responses from students to activate prior knowledge.• Briefly explain the historical evolution of banks.• Introduce the topic of bank classification and its importance in understanding the banking system. <p>Development (30 minutes)</p> <ul style="list-style-type: none">• Classification based on ownership:<ul style="list-style-type: none">○ Explain the concept of public and private sector banks.○ Provide examples of each type in India (e.g., SBI, HDFC Bank).○ Discuss the role and functions of each category.• Classification based on functions:<ul style="list-style-type: none">○ Introduce commercial banks, cooperative banks, and central banks.○ Explain the primary functions of each type.○ Use real-world examples to illustrate their roles (e.g., lending, accepting deposits, and monetary policy).• Classification based on activities:<ul style="list-style-type: none">○ Discuss specialized banks like development banks, investment banks, and exchange banks.○ Explain their unique roles in the economy.○ Use examples to clarify their functions (e.g., financing infrastructure projects, underwriting	



	<p>securities, foreign exchange transactions).</p> <p>Exercise (5 minutes)</p> <ul style="list-style-type: none">• Divide students into groups of four.• Provide each group with a list of banks (e.g., SBI, HDFC Bank, NABARD, RBI).• Ask them to categorize the banks based on ownership, functions, and activities.• Conduct a brief class discussion on the answers provided by the groups.
Closure	<ol style="list-style-type: none">1. Summarize the Lesson Learning Outcomes and get affirmation from students on these.2. Suggested Reading<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 20233. Homework<ul style="list-style-type: none">• Research and write a short report on one specific type of bank (e.g., commercial bank, cooperative bank).• They should include information about its history, functions, and importance in the economy <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 1.3	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Students will be able to define the term 'bank'. • Students will be able to identify and explain the primary functions of a bank. • Students will be able to understand the importance of banks in the economy. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes)</p> <ul style="list-style-type: none"> • Warm-up Activity: Ask students to share their experiences with banks. What do they know about banks? • Introduce the Topic: Explain that banks play a crucial role in our daily lives and the economy. • Define a Bank: Provide a simple definition of a bank as a financial institution that accepts deposits, makes loans, and provides other financial services. <p>Development (30 minutes)</p> <ul style="list-style-type: none"> • Explain the Primary Functions of Banks: <ul style="list-style-type: none"> ○ Accepting Deposits: Discuss different types of deposits (savings, current, fixed) and their features. ○ Lending Money: Explain how banks create credit by lending money to individuals and businesses. ○ Transferring Funds: Discuss various methods of fund transfer (cheques, demand drafts, electronic transfers). ○ Other Services: Briefly touch upon additional services like locker facility, insurance, and investment advisory. • Real-Life Examples: Share real-life examples of how people use banks in their daily lives (e.g., paying bills, saving for education, taking loans). • Group Activity: Divide students into groups and assign each group a specific bank function. Ask them to create a short skit or presentation to explain their assigned function to the class. <p>Exercise (5 minutes)</p> <ul style="list-style-type: none"> • Quiz: Conduct a short quiz to assess students' understanding of the topic. Use multiple-choice or short answer questions. 	



	<ul style="list-style-type: none">• Examples:<ul style="list-style-type: none">○ What is the primary function of a bank?○ Name two types of bank deposits.○ How do banks earn money?
Closure	<ul style="list-style-type: none">• Summarize the Lesson Learning Outcomes and get affirmation from students on these.• Suggested Reading<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 2023• Homework• Ask students to interview a family member or neighbour about their experiences with banks.• They should find out about the types of accounts they have, the services they use, and any challenges they have faced.• Students should prepare a short report on their findings <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 1.4	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Students will be able to define banks and their role in the economy. • Students will understand the different types of banks and their functions. • Students will be able to explain how banks contribute to economic development. • Students will be able to identify the impact of banking on individuals and society. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes)</p> <ul style="list-style-type: none"> • Begin by asking students if they have ever visited a bank or used bank services. • Elicit their understanding of what a bank is and what it does. • Introduce the topic of banks and their importance in the economy. • Write the topic "Banks and Economic Development" on the board. <p>Development (30 minutes)</p> <ul style="list-style-type: none"> • Define banks: Explain what a bank is and its primary functions (accepting deposits, lending money, providing other financial services). • Types of banks: Discuss different types of banks (commercial banks, savings banks, cooperative banks, central bank) and their specific roles. • Role of banks in economic development: Explain how banks contribute to economic growth by: <ul style="list-style-type: none"> ○ Mobilizing savings and channeling them into investments ○ Providing credit to businesses and individuals ○ Facilitating trade and commerce ○ Acting as financial intermediaries • Impact of banking on individuals and society: Discuss how banks improve people's lives by providing financial services, creating employment, and contributing to social welfare. • Use real-life examples, charts, and diagrams to illustrate the concepts. • Encourage student participation through questions and discussions. <p>Exercise (5 minutes)</p>	



	<ul style="list-style-type: none">• Divide students into groups of 3-4.• Ask each group to create a short skit or role-play demonstrating the role of a bank in a specific economic activity (e.g., agriculture, industry, education).• Have groups present their skits to the class.
Closure	<ul style="list-style-type: none">• Summarize the Lesson Learning Outcomes and get affirmation from students on these.• Suggested Reading<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 2023• Homework Ask students to research and write a short paragraph on the impact of digital banking on economic development. <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 1.5	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Define development banks and their role in economic development. • Identify different types of development banks and their functions. • Explain the importance of development banks in promoting growth and reducing poverty. • Analyze the impact of development banks on developing countries 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes)</p> <ul style="list-style-type: none"> • Begin by asking students about the challenges faced by developing countries. • Introduce the concept of economic development and the need for financial resources. • Explain that development banks are financial institutions that play a crucial role in addressing these challenges. <p>Development (30 minutes)</p> <ol style="list-style-type: none"> Defining Development Banks: <ul style="list-style-type: none"> ○ Clearly define development banks as financial institutions established to provide financial assistance for economic development projects in developing countries. ○ Explain the primary goal of development banks, which is to promote economic growth and reduce poverty. Types of Development Banks: <ul style="list-style-type: none"> ○ Discuss different types of development banks: <ul style="list-style-type: none"> ▪ Multilateral Development Banks (e.g., World Bank, Asian Development Bank) ▪ Regional Development Banks (e.g., African Development Bank) ▪ Bilateral Development Banks (e.g., Export-Import Bank of India) ○ Highlight the specific functions of each type. Functions of Development Banks: <ul style="list-style-type: none"> ○ Explain the key functions of development banks, including: <ul style="list-style-type: none"> ▪ Providing loans and grants for infrastructure development (roads, bridges, power plants) 	



	<ul style="list-style-type: none"> ▪ Supporting agricultural and rural development projects ▪ Promoting education and healthcare initiatives ▪ Encouraging private sector investment ▪ Providing technical assistance and capacity building. <p>4. Impact of Development Banks:</p> <ul style="list-style-type: none"> ○ Discuss the positive impact of development banks on developing countries, such as: <ul style="list-style-type: none"> ▪ Improved infrastructure ▪ Increased agricultural productivity ▪ Reduced poverty and inequality ▪ Enhanced human development ▪ Sustainable economic growth ○ Briefly touch upon potential challenges and criticisms. <p>Exercise (5 minutes)</p> <ul style="list-style-type: none"> • Divide students into groups of 4-5. • Provide each group with a case study of a development project funded by a development bank. • Ask groups to analyze the project's impact on the community and identify potential challenges. • Have each group present their findings to the class.
<p>Closure</p>	<ul style="list-style-type: none"> • Summarize the Lesson Learning Outcomes and get affirmation from students on these. • Suggested Reading <ul style="list-style-type: none"> - Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 2023 • Homework <p>Analyze a specific development bank (e.g., World Bank, Asian Development Bank) and prepare a short report on its history, major projects, and impact on a particular country</p> <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
<p>Evaluation</p>	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 1.6	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Define development banks • Explain the role of development banks in economic development • Differentiate between development banks and commercial banks • Identify key examples of development banks 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes)</p> <ul style="list-style-type: none"> • Begin with a real-world example of a development project (e.g., building a new bridge, developing a rural area). Ask students how they think such projects are funded. • Bridge to the topic: Introduce the concept of financial institutions involved in funding such projects and lead into the definition of development banks. <p>Development (30 minutes)</p> <ol style="list-style-type: none"> 1. Definition and Characteristics: <ul style="list-style-type: none"> ○ Clearly define development banks as financial institutions established to promote economic growth and development. ○ Explain their primary functions: lending, investing, and providing technical assistance. ○ Highlight the difference between development banks and commercial banks in terms of their primary goals and the nature of their operations. 2. Role of Development Banks: <ul style="list-style-type: none"> ○ Discuss the crucial role of development banks in infrastructure development, agriculture, industry, and social sectors. ○ Explain how development banks contribute to poverty reduction, employment generation, and overall economic growth. ○ Use examples of successful development projects supported by development banks to illustrate their impact. 3. Types of Development Banks: <ul style="list-style-type: none"> ○ Briefly introduce different types of development banks (e.g., multilateral, bilateral, regional). ○ Provide examples of each type (e.g., World 	



	<p>Bank, Asian Development Bank, Export-Import Bank of India).</p> <ul style="list-style-type: none">○ Highlight the specific focus areas of different types of development banks. <p>4. Challenges and Opportunities:</p> <ul style="list-style-type: none">○ Discuss the challenges faced by development banks (e.g., loan repayment, corruption, environmental impact).○ Explore opportunities for development banks to expand their role in emerging economies and sustainable development. <p>Exercise (5 minutes)</p> <ul style="list-style-type: none">• Divide students into groups.• Provide each group with a case study of a development project (e.g., a hydroelectric power plant, an agricultural irrigation system).• Ask groups to identify the potential role of a development bank in financing and implementing the project.• Have groups present their findings to the class.
<p>Closure</p>	<ul style="list-style-type: none">• Summarize the Lesson Learning Outcomes and get affirmation from students on these.• Suggested Reading<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 2023• Event plan• Invite a guest speaker from a development bank to share their insights.• Organize a field trip to a development project site. <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
<p>Evaluation</p>	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 1.7	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Define development banks • Explain the role of development banks in economic development • Identify the major functions of development banks • Appreciate the importance of development banks in a developing economy 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Begin by asking students about the challenges faced by developing countries. • Elicit responses from students about the need for financial assistance for development. • Introduce the concept of development banks as institutions that provide financial and technical assistance to developing countries. • Write the topic "Development Banks" on the board. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Define Development Banks: <ul style="list-style-type: none"> ○ Explain that development banks are financial institutions established to promote economic growth and development in developing countries. ○ Provide examples of international and regional development banks (e.g., World Bank, Asian Development Bank). • Functions of Development Banks: <ul style="list-style-type: none"> ○ Discuss the primary functions of development banks: <ul style="list-style-type: none"> ▪ Providing long-term loans for infrastructure development (e.g., roads, bridges, power plants). ▪ Financing agricultural and industrial projects. ▪ Supporting export promotion and import substitution. ▪ Promoting small and medium-sized enterprises (SMEs). ▪ Providing technical assistance and advisory services. ○ Use charts or diagrams to illustrate the functions visually. 	



	<ul style="list-style-type: none">○ Give real-world examples of development bank projects to enhance understanding. <ul style="list-style-type: none">● Importance of Development Banks:<ul style="list-style-type: none">○ Emphasize the crucial role of development banks in reducing poverty, creating employment opportunities, and improving living standards.○ Discuss how development banks contribute to sustainable development. <p>Exercise (5 minutes):</p> <ul style="list-style-type: none">● Divide students into groups of 4-5.● Assign each group a specific function of development banks.● Ask groups to prepare a short presentation on the assigned function, including examples.● Allow a few minutes for each group to present their findings.
Closure	<ul style="list-style-type: none">● Summarize the Lesson Learning Outcomes and get affirmation from students on these.● Suggested Reading<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 2023● Homework● Write a short report on a specific development bank (e.g., World Bank, ADB).● Focus on the bank's history, major projects in India, and its impact on the Indian economy. <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none">● Reflective questions (what, why, who). Allow students to answer questions and discuss.● Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 1.8	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Define development banks • Explain the role of development banks in economic development • Identify the major functions of development banks • Appreciate the importance of development banks in a developing economy 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Begin by asking students about the challenges faced by developing countries. • Elicit responses from students about the need for financial assistance for development. • Introduce the concept of development banks as institutions that provide financial and technical assistance to developing countries. • Write the topic "Development Banks" on the board. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Define Development Banks: <ul style="list-style-type: none"> ○ Explain that development banks are financial institutions established to promote economic growth and development in developing countries. ○ Provide examples of international and regional development banks (e.g., World Bank, Asian Development Bank). • Functions of Development Banks: <ul style="list-style-type: none"> ○ Discuss the primary functions of development banks: <ul style="list-style-type: none"> ▪ Providing long-term loans for infrastructure development (e.g., roads, bridges, power plants). ▪ Financing agricultural and industrial projects. ▪ Supporting export promotion and import substitution. ▪ Promoting small and medium-sized enterprises (SMEs). ▪ Providing technical assistance and advisory services. ○ Use charts or diagrams to illustrate the 	



	<p>functions visually.</p> <ul style="list-style-type: none">○ Give real-world examples of development bank projects to enhance understanding. <ul style="list-style-type: none">● Importance of Development Banks:<ul style="list-style-type: none">○ Emphasize the crucial role of development banks in reducing poverty, creating employment opportunities, and improving living standards.○ Discuss how development banks contribute to sustainable development. <p>Exercise (5 minutes):</p> <ul style="list-style-type: none">● Divide students into groups of 4-5.● Assign each group a specific function of development banks.● Ask groups to prepare a short presentation on the assigned function, including examples.● Allow a few minutes for each group to present their findings.
Closure	<ul style="list-style-type: none">● Summarize the Lesson Learning Outcomes and get affirmation from students on these.● Suggested Reading<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 2023● Homework● Write a short report on a specific development bank (e.g., World Bank, ADB).● Focus on the bank's history, major projects in India, and its impact on the Indian economy. <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none">● Reflective questions (what, why, who). Allow students to answer questions and discuss.● Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 2.1	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none">• Understand the purpose of the Banking Regulation Act, 1949.• Identify key provisions of the Act that govern banking operations in India.• Discuss its impact on the banking sector.	
Teaching Aids (if any)	<ul style="list-style-type: none">• Whiteboard/Blackboard• Powerpoint presentation	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none">• Warm-up: Ask students:<ul style="list-style-type: none">○ What do you think are the legal guidelines that banks in India must follow?○ Why is regulation important for banks?• Introduce the Banking Regulation Act, 1949, which is the legal framework governing banking in India. <p>Development (30 minutes):</p> <ul style="list-style-type: none">• Provide a brief history of the Banking Regulation Act, 1949.• Discuss key provisions:<ul style="list-style-type: none">○ Regulation of business of banks○ Licensing of banks○ Maintenance of reserves○ Control over management○ Liquidation of banks• Explain how the Act regulates the functioning of banks and maintains public confidence in the banking system. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. When was the Banking Regulation Act enacted?2. True or False: The Act regulates both private and public sector banks.3. Fill in the blank: The Banking Regulation Act governs the _____ of banks in India.	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">• Summarize:<ul style="list-style-type: none">○ Review the key provisions of the Banking Regulation Act and its importance.• Suggested Reading:	



	<ul style="list-style-type: none"> ○ Banking Law and Practice by M.L. Tannan ● Homework: <ul style="list-style-type: none"> ○ Prepare a brief summary of how the Banking Regulation Act helps in controlling the management of banks.
Evaluation	<ul style="list-style-type: none"> ● Reflective questions (what, why, who). Allow students to answer questions and discuss. ● Why is it important to regulate banks through legal acts? ● How does the Act help in ensuring the stability of the banking system? <ul style="list-style-type: none"> ● Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 2.2	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> ● Understand the purpose of the Payment and Settlement Systems Act, 2007. ● Discuss recent amendments and their impact on digital banking. ● Analyze how this Act regulates payment systems in India 	
Teaching Aids (if any)	<ul style="list-style-type: none"> ● Whiteboard/Blackboard ● Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> ● Warm-up: Ask students: <ul style="list-style-type: none"> ○ How do banks ensure that payments between parties are secure? ○ Why is regulation of payment systems necessary in a growing digital economy? ● Introduce the Payment and Settlement Systems Act, 2007 as a framework for managing payment systems in India. <p>Development (30 minutes):</p>	



	<ul style="list-style-type: none"> • Explain the objective of the Act, focusing on regulating payment systems and ensuring security and efficiency in transactions. • Discuss recent amendments, especially in relation to digital payment growth and initiatives like Unified Payments Interface (UPI) and IMPS. • Explain the role of the Reserve Bank of India (RBI) in overseeing payment and settlement systems. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> 1. What is the main purpose of the Payment and Settlement Systems Act? 2. True or False: The Act only applies to banks and not other financial institutions. 3. Fill in the blank: The _____ is responsible for overseeing payment and settlement systems under the Act.
<p>Closure</p>	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the importance of regulating payment systems, especially with the rise of digital transactions. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Indian Financial System</i> by Bharati V. Pathak • Homework: <ul style="list-style-type: none"> ○ Research recent changes in the digital payment landscape in India and their impact on consumers.
<p>Evaluation</p>	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • Why is the Payment and Settlement Systems Act critical for the Indian banking sector? • How do recent amendments help in improving the security of digital payments? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 2.3	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand the steps required to establish a bank in India. • Learn the process for closing a bank under Indian regulations. • Discuss the role of the RBI in granting banking licenses 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ How do you think banks are established? ○ What are the reasons a bank might be closed? • Introduce the procedures for starting and closing a bank in India, focusing on regulatory compliance. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Explain the steps to start a bank, including: <ul style="list-style-type: none"> ○ Application to the RBI for a banking license. ○ Minimum capital requirement. ○ Fit and proper criteria for directors. ○ Operational guidelines. • Discuss the procedure to close a bank, including voluntary winding up and RBI intervention in cases of insolvency or failure to comply with regulations. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> 1. What is the minimum capital requirement for starting a bank in India? 2. True or False: Only the RBI can revoke a bank's license. 3. Fill in the blank: The RBI is responsible for issuing a _____ to new banks. 	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the procedure to start and close a bank in India. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Banking Theory, Law & Practice</i> by S. N. 	



	<p>Maheshwari</p> <ul style="list-style-type: none"> • Homework: <ul style="list-style-type: none"> ○ Create a step-by-step guide on the process of obtaining a banking license in India.
Evaluation	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • What are the key regulatory requirements for establishing a new bank? • Why might the RBI revoke a banking license? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 2.4	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Identify and classify the different types of banks in India. • Understand the functions and roles of various types of banks. • Discuss how different types of banks serve the economy. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ How many types of banks do you know of? ○ What functions do they serve in the economy? • Introduce the types of banks operating in India. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Discuss the main types of banks: <ul style="list-style-type: none"> ○ Commercial Banks (Public, Private, Foreign) ○ Cooperative Banks ○ Development Banks ○ Small Finance Banks ○ Payments Banks 	



	<ul style="list-style-type: none">• Explain the role of each type in meeting the financial needs of different sectors of the economy. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. Name two types of banks that operate in rural areas.2. True or False: Payments banks can offer loans to customers.3. Fill in the blank: _____ banks primarily focus on agricultural and rural development.
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">• Summarize:<ul style="list-style-type: none">○ Recap the different types of banks and their key roles in the Indian banking system.• Suggested Reading:<ul style="list-style-type: none">○ <i>Principles and Practices of Banking</i> by Indian Institute of Banking & Finance• Homework:<ul style="list-style-type: none">○ Prepare a report on how small finance banks contribute to financial inclusion.
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• How do different types of banks fulfill diverse financial needs in the economy?• What role do cooperative banks play in rural development?<ul style="list-style-type: none">• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 2.5	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Define Non-Performing Assets (NPAs). • Understand the causes of rising NPAs in Indian banks. • Discuss the impact of NPAs on bank profitability and the economy. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ What happens when a borrower fails to repay a loan? ○ How do banks deal with bad loans? • Introduce the concept of Non-Performing Assets (NPAs). <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Define NPA and explain its classification: <ul style="list-style-type: none"> ○ Substandard, Doubtful, and Loss Assets. • Discuss the causes of NPAs, such as: <ul style="list-style-type: none"> ○ Economic slowdown ○ Poor risk management ○ Willful default ○ External factors (natural disasters, policy changes). • Explore the impact of NPAs on banks, including reduced profitability, higher provisions, and capital erosion. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> 1. What is an NPA? 2. True or False: All loans become NPAs after 90 days of default. 3. Fill in the blank: NPAs affect a bank's _____ and profitability. 	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the causes and impact of NPAs on banks. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Banking Theory and Practice</i> by P.K. 	



	<p>Srivastava</p> <ul style="list-style-type: none"> • Homework: <ul style="list-style-type: none"> ○ Prepare a case study on how a major Indian bank dealt with its NPA crisis.
Evaluation	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • What are the key factors behind the rising NPAs in Indian banks? • How do NPAs impact the overall stability of the banking sector? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 2.6	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Identify the reasons for bank failures in India. • Understand the consequences of bank failures on the economy. • Discuss how regulations aim to prevent bank failures. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ Have you heard of any bank that failed in India? ○ What might lead to such failures? • Introduce the causes of bank failures in India. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Discuss the main causes of bank failures, such as: <ul style="list-style-type: none"> ○ Poor asset quality ○ Fraudulent practices ○ Weak governance 	



	<ul style="list-style-type: none">○ Lack of liquidity● Provide examples of notable bank failures in India and the lessons learned.● Discuss the role of regulators (RBI and the government) in monitoring and intervening to prevent bank failures. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. Name two reasons for bank failures.2. True or False: Fraudulent practices are a major cause of bank failures.3. Fill in the blank: Bank failures can lead to a loss of _____ among customers.
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">● Summarize:<ul style="list-style-type: none">○ Recap the causes of bank failures and how regulatory measures can prevent them.● Suggested Reading:<ul style="list-style-type: none">○ <i>Banking Regulation</i> by Indian Institute of Banking & Finance● Homework:<ul style="list-style-type: none">○ Prepare a report on how a major Indian bank averted a failure through RBI intervention.
Evaluation	<ul style="list-style-type: none">● Reflective questions (what, why, who). Allow students to answer questions and discuss.● What are the most common reasons for bank failures?● How can regulatory oversight help prevent bank failures?<ul style="list-style-type: none">● Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 2.7	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand the role of the Deposit Insurance and Credit Guarantee Corporation (DICGC). • Learn about its objectives, resources, and management. • Discuss how DICGC protects depositors in the event of a bank failure. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ What would happen to your savings if your bank failed? ○ How do depositors get their money back in such cases? • Introduce the Deposit Insurance and Credit Guarantee Corporation (DICGC). <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Explain the objectives of DICGC: <ul style="list-style-type: none"> ○ Provide insurance to depositors ○ Guarantee credit facilities • Discuss its resources and management structure. • Explain the insurance cover limits and how depositors are compensated in the event of a bank's failure. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> 1. What is the current deposit insurance cover per depositor? 2. True or False: DICGC guarantees all types of bank deposits. 3. Fill in the blank: The DICGC operates under the jurisdiction of the _____. 	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the role of DICGC in protecting depositors. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Indian Banking</i> by R.K. Uppal • Homework: 	



	<ul style="list-style-type: none"> ○ Prepare a case study on a bank that benefited from DICGC insurance for its depositors.
Evaluation	<ul style="list-style-type: none"> ● Reflective questions (what, why, who). Allow students to answer questions and discuss. ● How does DICGC provide a safety net for bank depositors? ● What limitations does DICGC have in terms of deposit insurance? <ul style="list-style-type: none"> ● Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 2.8	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> ● Understand recent amendments to the Banking Regulation Act and the Payment and Settlement Act. ● Analyze the impact of these amendments on banking operations and digital banking. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> ● Whiteboard/Blackboard ● Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> ● Warm-up: Ask students: <ul style="list-style-type: none"> ○ What changes do you think have been made in banking laws in recent years? ○ How do these changes impact the banking sector? ● Introduce the recent amendments to major banking acts. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> ● Discuss the key amendments to the Banking Regulation Act (focus on governance reforms, better control over cooperative banks, etc.). ● Explore amendments to the Payment and Settlement 	



	<p>Systems Act that encourage the growth of digital banking and online payments.</p> <ul style="list-style-type: none">Analyze the impact of these amendments on both banks and customers. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">Name one amendment made to the Banking Regulation Act in recent years.True or False: Cooperative banks are now more tightly regulated after recent amendments.Fill in the blank: Amendments to the Payment and Settlement Act have improved the security of _____.
<p>Closure</p>	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">Summarize:<ul style="list-style-type: none">Recap the key amendments and their significance in the Indian banking sector.Suggested Reading:<ul style="list-style-type: none"><i>Indian Financial System</i> by Bharati V. PathakHomework:<ul style="list-style-type: none">Research how recent amendments have impacted digital payment security in India.
<p>Evaluation</p>	<ul style="list-style-type: none">Reflective questions (what, why, who). Allow students to answer questions and discuss.How have recent amendments improved the governance of Indian banks?What role do these amendments play in enhancing customer confidence?<ul style="list-style-type: none">Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 2.9	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none">• Revisit the concept of Non-Performing Assets (NPAs).• Understand the extent of the NPA problem in India.• Discuss the strategies for resolving NPAs	
Teaching Aids (if any)	<ul style="list-style-type: none">• Whiteboard/Blackboard• Powerpoint presentation	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none">• Warm-up: Ask students:<ul style="list-style-type: none">○ What are NPAs?○ How big is the NPA problem in India?• Introduce the NPA crisis faced by Indian banks. <p>Development (30 minutes):</p> <ul style="list-style-type: none">• Provide updated statistics on the NPA situation in India.• Discuss the causes of NPAs and their impact on the banking sector.• Explore measures taken to resolve NPAs, such as:<ul style="list-style-type: none">○ Insolvency and Bankruptcy Code (IBC)○ Debt restructuring schemes○ Asset Reconstruction Companies (ARCs). <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. Name two strategies used to resolve NPAs.2. True or False: The Insolvency and Bankruptcy Code is a tool to resolve NPAs.3. Fill in the blank: NPAs directly reduce a bank's _____.	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">• Summarize:<ul style="list-style-type: none">○ Recap the impact of NPAs and the strategies for resolving them.• Suggested Reading:<ul style="list-style-type: none">○ <i>Managing Non-Performing Assets in Indian Banks</i> by Dr. R. Kuppusamy• Homework:<ul style="list-style-type: none">○ Prepare a report on the role of the Insolvency and Bankruptcy Code in resolving NPAs.	



Evaluation	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • How do NPAs affect the profitability of Indian banks? • What are the key measures for resolving NPAs in India? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.
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Lesson Plan 3.1	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand the different types of deposits in banks. • Learn the importance of KYC norms in banking operations. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ What types of bank accounts do you hold? ○ Why do banks ask for identification documents? • Introduce the different types of deposits and the KYC (Know Your Customer) norms. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Explain the main types of deposits: <ul style="list-style-type: none"> ○ Demand Deposits: Current and Savings accounts ○ Time Deposits: Fixed Deposits and Recurring Deposits • Discuss the importance of KYC for ensuring legal compliance, preventing fraud, and maintaining transparency. • Provide examples of KYC requirements (ID proofs, address proofs, etc.). 	



	<p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. True or False: Fixed Deposits can be withdrawn anytime without penalty.2. Fill in the blank: KYC is necessary to prevent _____.
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">• Summarize:<ul style="list-style-type: none">○ Recap the types of deposits and the purpose of KYC norms.• Suggested Reading:<ul style="list-style-type: none">○ <i>Principles and Practices of Banking</i> by N.S. Toor• Homework:<ul style="list-style-type: none">○ Identify the type of deposit that best fits the needs of a businessman versus a salaried employee.
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• How do KYC norms protect both banks and customers?• What are the key differences between demand and time deposits?<ul style="list-style-type: none">• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 3.2	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand the basic principles of lending used by banks. • Explore the importance of assessing borrower creditworthiness. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ What factors should a bank consider before granting a loan? • Introduce the principles of lending. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Discuss the key principles of lending, including: <ul style="list-style-type: none"> ○ Safety: Ensuring the repayment of the loan ○ Liquidity: Ability to convert assets to cash ○ Profitability: Earning interest and fees ○ Purpose: Ensuring the loan is for productive uses ○ Security: Assessing collateral and guarantees ○ Diversification: Reducing risk by spreading loans across different sectors. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> 1. True or False: A bank should prioritize profitability over safety when lending. 2. Fill in the blank: Diversification reduces _____ in lending. 	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the principles of lending. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Banking and Financial Systems</i> by Pearson Education • Homework: <ul style="list-style-type: none"> ○ Analyze a failed loan case and identify which lending principles were not followed. 	
Evaluation	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. 	



	<ul style="list-style-type: none">• Why is safety considered the most important principle in lending?• How does diversification help in lending?<ul style="list-style-type: none">• Spend 5 minutes to evaluate student assimilation of the lesson contents.
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Lesson Plan 3.3	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none">• Differentiate between secured and unsecured lending.• Understand the risks associated with each type of lending.	
Teaching Aids (if any)	<ul style="list-style-type: none">• Whiteboard/Blackboard• Powerpoint presentation	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none">• Warm-up: Ask students:<ul style="list-style-type: none">○ Have you or your family ever taken a loan? Was it secured or unsecured?• Introduce the concept of secured and unsecured lending. <p>Development (30 minutes):</p> <ul style="list-style-type: none">• Define secured lending: Loans backed by collateral, such as property or assets.• Define unsecured lending: Loans not backed by collateral, relying on the borrower's creditworthiness.• Discuss the advantages and risks of each:<ul style="list-style-type: none">○ Secured lending: Lower risk for the bank, lower interest rates, but risk of losing assets for the borrower.○ Unsecured lending: Higher risk for the bank, higher interest rates, but no risk of losing assets for the borrower. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. True or False: Personal loans are usually secured	



	<p>loans.</p> <p>2. Fill in the blank: Secured loans are backed by _____.</p>
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the differences between secured and unsecured lending. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Bank Lending</i> by Clifford Gomez • Homework: <ul style="list-style-type: none"> ○ Research a situation where a borrower defaulted on a secured loan. What happened to their collateral?
Evaluation	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • Why do secured loans typically have lower interest rates? • What risks do banks face with unsecured lending? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 3.4	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand the concepts of lien and pledge as modes of securing loans. • Differentiate between these two forms of security 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ Have you heard of situations where a bank can hold onto assets? 	



	<ul style="list-style-type: none"> Introduce the modes of charging securities: lien and pledge. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> Define lien: A bank's right to retain a borrower's assets until a debt is repaid. Define pledge: A legal arrangement where assets are given as security for a loan. Compare the two: <ul style="list-style-type: none"> Lien does not transfer ownership, while pledge allows temporary possession. Examples: Fixed deposits as lien; gold loans as pledge. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> True or False: In a lien, the bank takes ownership of the asset. Fill in the blank: A pledge allows the bank to take possession of _____.
<p>Closure</p>	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> Summarize: <ul style="list-style-type: none"> Recap the differences between lien and pledge. Suggested Reading: <ul style="list-style-type: none"> <i>Banking Law and Practice</i> by P.N. Varshney Homework: <ul style="list-style-type: none"> Research an example where a bank used a lien on a customer's asset.
<p>Evaluation</p>	<ul style="list-style-type: none"> Reflective questions (what, why, who). Allow students to answer questions and discuss. How does a lien protect the bank's interest in a loan? What are the key differences between lien and pledge? <ul style="list-style-type: none"> Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 3.5	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none">• Understand the concepts of mortgage and hypothecation.• Learn how banks use these securities to protect their loans.	
Teaching Aids (if any)	<ul style="list-style-type: none">• Whiteboard/Blackboard• Powerpoint presentation	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none">• Warm-up: Ask students:<ul style="list-style-type: none">○ Have you heard of home loans and vehicle loans? How do banks protect themselves?• Introduce mortgage and hypothecation as security arrangements. <p>Development (30 minutes):</p> <ul style="list-style-type: none">• Define mortgage: A legal agreement where real estate is used as collateral for a loan.• Define hypothecation: A charge on movable assets, where possession remains with the borrower but the bank has a claim.• Compare mortgage and hypothecation, focusing on their features and legal implications. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. True or False: A mortgage involves movable property.2. Fill in the blank: Hypothecation allows the borrower to retain possession of _____.	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">• Summarize:<ul style="list-style-type: none">○ Recap the differences between mortgage and hypothecation.• Suggested Reading:<ul style="list-style-type: none">○ <i>Fundamentals of Banking</i> by S.K. Das• Homework:<ul style="list-style-type: none">○ Prepare a case study on a home loan as an example of a mortgage.	
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow	



	<p>students to answer questions and discuss.</p> <ul style="list-style-type: none"> • How does a mortgage protect the lender's interest? • What are the benefits and limitations of hypothecation for banks? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.
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Lesson Plan 3.6	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand the concept of a guarantee in banking. • Learn the features, advantages, and limitations of guarantees as security for loans 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ What do you think happens when someone co-signs a loan for a friend? • Introduce the concept of a guarantee in banking. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Define guarantee: A promise made by a third party to fulfill the borrower's obligation if they fail to repay the loan. • Types of guarantees: <ul style="list-style-type: none"> ○ Personal guarantee: An individual guarantees the loan. ○ Corporate guarantee: A company guarantees the loan. • Advantages: Provides additional security, reduces risk for the bank. • Limitations: If the guarantor defaults, the bank may still face losses. 	



	<ul style="list-style-type: none"> Discuss real-life examples of guarantees in banking. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> True or False: A guarantee always involves a third party. Fill in the blank: A guarantee ensures that _____ will repay the loan if the borrower fails.
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> Summarize: <ul style="list-style-type: none"> Recap the concept and features of guarantees. Suggested Reading: <ul style="list-style-type: none"> <i>Banking Law and Practice</i> by P.N. Varshney Homework: <ul style="list-style-type: none"> Research a real-life case where a personal guarantee was used in a bank loan.
Evaluation	<ul style="list-style-type: none"> Reflective questions (what, why, who). Allow students to answer questions and discuss. How does a guarantee reduce risk for banks? What are the potential drawbacks of relying on a guarantor? <ul style="list-style-type: none"> Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 3.7	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> Review the key differences between secured and unsecured lending. Analyze the risk factors for banks in both types of lending. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> Whiteboard/Blackboard Powerpoint presentation 	



<p>Teaching Development</p>	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ Based on previous lessons, how would you differentiate between secured and unsecured loans? • Introduce today's topic: A comparative analysis of these two lending types. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Secured Lending: Lower risk, involves collateral (e.g., mortgages, auto loans). • Unsecured Lending: Higher risk, no collateral (e.g., credit card debt, personal loans). • Risk Factors: <ul style="list-style-type: none"> ○ Secured lending: Default risk is mitigated by collateral. ○ Unsecured lending: Banks rely on the borrower's creditworthiness, leading to higher interest rates. • Provide examples of different loans and their risk profiles. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> 1. True or False: Banks always prefer unsecured loans due to higher interest rates. 2. Fill in the blank: Secured loans require _____ as a form of protection for the bank.
<p>Closure</p>	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the differences between secured and unsecured loans, focusing on risk. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Principles and Practices of Banking</i> by N.S. Toor • Homework: <ul style="list-style-type: none"> ○ Identify a secured and an unsecured loan offered by a local bank. Analyze the terms and interest rates.
<p>Evaluation</p>	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss.



	<ul style="list-style-type: none"> • Why do banks charge higher interest rates on unsecured loans? • What factors might lead a bank to approve an unsecured loan despite the risk? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.
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Lesson Plan 3.8	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand what Non-Performing Assets (NPA) are. • Learn the causes of NPAs and their impact on banks. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ Have you heard the term “bad loan”? What do you think it means? • Introduce the concept of Non-Performing Assets (NPA). <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Define NPA: A loan where the borrower has stopped making interest or principal payments for 90 days or more. • Discuss the causes of NPAs: <ul style="list-style-type: none"> ○ Poor borrower performance ○ Economic downturns ○ Willful default • Impact of NPAs on banks: <ul style="list-style-type: none"> ○ Loss of revenue ○ Increased provisioning requirements ○ Erosion of capital • Present real-life examples of NPAs in the banking sector. 	



	<p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none">1. True or False: NPAs occur when a borrower defaults for more than 30 days.2. Fill in the blank: NPAs can reduce a bank's _____ due to provisioning requirements.
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none">• Summarize:<ul style="list-style-type: none">○ Recap the definition, causes, and impact of NPAs.• Suggested Reading:<ul style="list-style-type: none">○ <i>Managing Banking Risks</i> by Dr. G. Kotreshwar• Homework:<ul style="list-style-type: none">○ Research a case of an Indian bank dealing with a significant NPA issue and analyze how it was managed.
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• How do NPAs affect the overall financial health of a bank?• What measures can banks take to minimize NPAs?<ul style="list-style-type: none">• Spend 5 minutes to evaluate student assimilation of the lesson contents.



Lesson Plan 3.9	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Understand the meaning and characteristics of hypothecation. • Learn how hypothecation is used in vehicle financing and other loans. 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Warm-up: Ask students: <ul style="list-style-type: none"> ○ Have you heard of a car loan? Do you know how it is secured? • Introduce hypothecation as a mode of securing loans, especially in movable assets like vehicles. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Define hypothecation: A charge on movable property where possession remains with the borrower, but the lender has a right over the property if the borrower defaults. • Discuss the key characteristics of hypothecation: <ul style="list-style-type: none"> ○ No transfer of ownership ○ Borrower retains possession ○ Lender has a charge over the asset • Provide real-life examples: Hypothecation in car loans, machinery financing, etc. <p>Quiz Exercise (5 minutes):</p> <ol style="list-style-type: none"> 1. True or False: In hypothecation, the borrower retains possession of the asset. 2. Fill in the blank: Hypothecation is commonly used in _____ loans. 	
Closure	<p>Closure (5 minutes):</p> <ul style="list-style-type: none"> • Summarize: <ul style="list-style-type: none"> ○ Recap the key characteristics of hypothecation. • Suggested Reading: <ul style="list-style-type: none"> ○ <i>Banking Law and Practice</i> by M.L. Tannan • Homework: <ul style="list-style-type: none"> ○ Find a hypothecation case involving a car 	



	loan. Discuss how the bank secured the loan.
Evaluation	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • How does hypothecation protect the bank's interest in movable property? • What are the risks involved for banks when using hypothecation as a security method? <ul style="list-style-type: none"> • Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 4.1	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Define development banks • Explain the role of development banks in economic development • Identify the major functions of development banks • Appreciate the importance of development banks in a developing economy 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Begin by asking students about the challenges faced by developing countries. • Elicit responses from students about the need for financial assistance for development. • Introduce the concept of development banks as institutions that provide financial and technical assistance to developing countries. • Write the topic "Development Banks" on the board. <p>Development (30 minutes):</p> <ul style="list-style-type: none"> • Define Development Banks: 	



	<ul style="list-style-type: none"> ○ Explain that development banks are financial institutions established to promote economic growth and development in developing countries. ○ Provide examples of international and regional development banks (e.g., World Bank, Asian Development Bank). ● Functions of Development Banks: <ul style="list-style-type: none"> ○ Discuss the primary functions of development banks: <ul style="list-style-type: none"> ▪ Providing long-term loans for infrastructure development (e.g., roads, bridges, power plants). ▪ Financing agricultural and industrial projects. ▪ Supporting export promotion and import substitution. ▪ Promoting small and medium-sized enterprises (SMEs). ▪ Providing technical assistance and advisory services. ○ Use charts or diagrams to illustrate the functions visually. ○ Give real-world examples of development bank projects to enhance understanding. ● Importance of Development Banks: <ul style="list-style-type: none"> ○ Emphasize the crucial role of development banks in reducing poverty, creating employment opportunities, and improving living standards. ○ Discuss how development banks contribute to sustainable development. <p>Exercise (5 minutes):</p> <ul style="list-style-type: none"> ● Divide students into groups of 4-5. ● Assign each group a specific function of development banks. ● Ask groups to prepare a short presentation on the assigned function, including examples. ● Allow a few minutes for each group to present their findings.
<p>Closure</p>	<ul style="list-style-type: none"> ● Summarize the Lesson Learning Outcomes and get affirmation from students on these. ● Suggested Reading <ul style="list-style-type: none"> - Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd



	<p>Ed 2023</p> <ul style="list-style-type: none"> • Homework • Write a short report on a specific development bank (e.g., World Bank, ADB). • Focus on the bank's history, major projects in India, and its impact on the Indian economy. <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none"> • Reflective questions (what, why, who). Allow students to answer questions and discuss. • Spend 5 minutes to evaluate student assimilation of the lesson contents.

Lesson Plan 4.2	Course Name: Introduction to Banking Ecosystem	Course Code: BCMMJ-302
Objectives	<ul style="list-style-type: none"> • Define development banks • Explain the role of development banks in economic development • Identify the major functions of development banks • Appreciate the importance of development banks in a developing economy 	
Teaching Aids (if any)	<ul style="list-style-type: none"> • Whiteboard/Blackboard • Powerpoint presentation 	
Teaching Development	<p>Introduction (5 minutes):</p> <ul style="list-style-type: none"> • Begin by asking students about the challenges faced by developing countries. • Elicit responses from students about the need for financial assistance for development. • Introduce the concept of development banks as institutions that provide financial and technical assistance to developing countries. • Write the topic "Development Banks" on the board. <p>Development (30 minutes):</p>	



	<ul style="list-style-type: none">• Define Development Banks:<ul style="list-style-type: none">○ Explain that development banks are financial institutions established to promote economic growth and development in developing countries.○ Provide examples of international and regional development banks (e.g., World Bank, Asian Development Bank).• Functions of Development Banks:<ul style="list-style-type: none">○ Discuss the primary functions of development banks:<ul style="list-style-type: none">▪ Providing long-term loans for infrastructure development (e.g., roads, bridges, power plants).▪ Financing agricultural and industrial projects.▪ Supporting export promotion and import substitution.▪ Promoting small and medium-sized enterprises (SMEs).▪ Providing technical assistance and advisory services.○ Use charts or diagrams to illustrate the functions visually.○ Give real-world examples of development bank projects to enhance understanding.• Importance of Development Banks:<ul style="list-style-type: none">○ Emphasize the crucial role of development banks in reducing poverty, creating employment opportunities, and improving living standards.○ Discuss how development banks contribute to sustainable development. <p>Exercise (5 minutes):</p> <ul style="list-style-type: none">• Divide students into groups of 4-5.• Assign each group a specific function of development banks.• Ask groups to prepare a short presentation on the assigned function, including examples.• Allow a few minutes for each group to present their findings.
Closure	<ul style="list-style-type: none">• Summarize the Lesson Learning Outcomes and get affirmation from students on these.• Suggested Reading



	<ul style="list-style-type: none">- Principles and Practices of Banking, Indian Institute of Banking & Finance, Macmillan Publication, 23rd Ed 2023• Homework• Write a short report on a specific development bank (e.g., World Bank, ADB).• Focus on the bank's history, major projects in India, and its impact on the Indian economy. <p>Spend 5 minutes to wrap up and consolidate the learnings</p>
Evaluation	<ul style="list-style-type: none">• Reflective questions (what, why, who). Allow students to answer questions and discuss.• Spend 5 minutes to evaluate student assimilation of the lesson contents.