



آغا خان یونیورسٹی ایگزامینیشن بورڈ
AGA KHAN UNIVERSITY EXAMINATION BOARD

Teaching and Learning Resources for Grade XII Banking

Recommended Key Textbook:

- *Banking* by Dr. Asim Mehboob Siddiqui, 4S series, Petiwalla Book Depot, Karachi
- *Banking* by Dr. Naveed Nawab, Topline Publishers, Karachi

Additional Recommended Resource Material				
Topic No	Topic/ Sub-Topic/ SLO	Reference Book	Topic in the Reference Book	Reference Website
1.	Introduction to Banking and Banking System 1.1 Evolution and Origin of Banking 1.2 Formation of Bank 1.3 Kinds of Banks 1.4 Departments in a Bank 1.5 Role of Banking in Economic Development 1.6 E-Banking (electronic banking)	Banking by Dr. Asim Mehboob Siddiqui, 4S series, Petiwalla Book Depot, Karachi	Chapter 1: Historical Background and Origin of banking Chapter 2: Kinds of Banking Chapter 3: Administrative Organisation (departments of banks) Chapter 23: Electronic Banking	http://www.yourarticlelibrary.com/economics/money/5-main-difficulties-found-in-barter-system-discussed/37849 http://www.economicdiscussion.net/exchange/barter-exchange-meaning-and-problems-of-barter-exchange/595 http://www.sbp.org.pk/publications/prudential/ordinance62.pdf

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		Banking by Naveed Nawab, Topline publishers, Karachi	Chapter 1: Evolution of Banking Chapter 2: Kinds of Banks Chapter 4: Schedule and Non-Schedule Banking Chapter 21: E-Banking	http://notesforpakistan.blogspot.com/2009/08/bank-and-its-types.html https://mbfpakistan.wordpress.com/2017/08/20/types-of-banks-in-pakistan/ http://www.sbp.org.pk/ https://www.ukessays.com/essays/information-technology/the-various-forms-of-e-banking-information-technology-essay.php https://www.e-spincorp.com/types-online-banking-e-banking/
2.	Commercial Bank 2.1 Introduction to Commercial Bank 2.2 Primary Functions of Commercial Banks 2.3 Secondary Functions of Commercial Banks 2.4 Importance of a Commercial Banks	Banking by Dr. Asim Mehboob Siddiqui, 4S series, Petiwala Book Depot, Karachi	Chapter 6: Commercial Banks Chapter 7: Bank Accounts	http://www.economicsdiscussion.net/banks/commercial-bank-definition-function-credit-creation-and-significances/607 http://www.economicsdiscussion.net/banks/commercial-banks-its-functions-and-types-explained/4149

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		Banking by Naveed Nawab, Topline publishers, Karachi	Chapter 5: Commercial Banks Chapter 6: Banks Accounts, and Customer and Bankers Relations	https://businessjargons.com/commercial-bank.html
3.	Central Bank 3.1 Definition and Historical Background 3.2 Functions of a Central Bank	Banking by Dr. Asim Mehboob Siddiqui, 4S series, Petiwala Book Depot, Karachi	Chapter 14: Central Bank Chapter 15: Credit Control Chapter 16: State Bank of Pakistan	http://www.sbp.org.pk/ http://www.economicdiscussion.net/banks/central-bank-and-its-functions/4165 https://www.thebalance.com/what-is-a-central-bank-definition-function-and-role-3305827
		Banking by Naveed Nawab, Topline publishers, Karachi	Chapter 10: Central Bank Chapter 12: State Bank of Pakistan Chapter 13: Clearing House	http://www.yourarticlelibrary.com/banking/what-are-the-functions-of-central-banks/42578 https://www.economicshelp.org/blog/3667/economics/what-is-the-function-of-a-central-bank/ https://businessjargons.com/central-bank.html

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4.	Banking Instruments 4.1 Concept of Credit Instruments 4.2 Negotiable Instruments 4.3 Endorsement 4.4 Non-negotiable Instrument 4.5 Credit and Debit Card	Banking by Dr. Asim Mehboob Siddiqui, 4S series, Petiwala Book Depot, Karachi	Chapter 10: Credit Instrument – I: Bills of Exchange Chapter 11: Credit Instrument – II: Cheque Chapter 12: Credit Instrument – III: Promissory Note (pronote) Chapter 13: Credit Instrument – III: Bank Draft Chapter 14: Letter of Credit	http://www.businessmanagementideas.com/banking/instruments/top-7-credit-instruments-of-a-bank-banking/11943 https://cleartax.in/s/negotiable-instruments https://www.toppr.com/guides/principles-and-practice-of-accounting/bills-of-exchange-and-promissory-notes/introduction-to-negotiable-instruments/
		Banking by Naveed Nawab, Topline publishers, Karachi	Chapter 7: Introduction to Negotiable Credit Instruments Chapter 7A: Negotiable Credit Instrument I (Cheques) Chapter 7B: Negotiable Credit Instrument II (Bill of Exchange) Chapter 7C: Negotiable Credit Instrument III (Promissory Note) Chapter 7D: Negotiable Credit Instrument IV (Bank Drafts) Chapter 8: Letter of Credit	https://iedunote.com/negotiable-instruments-types https://www.thebalance.com/difference-between-a-credit-card-and-a-debit-card-2385972 https://handsonbanking.org/adults/basics-banking-services/atm-debit-cards/atm-vs-debit-cards-the-difference/ https://keydifferences.com/difference-between-credit-card-and-debit-card.html

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5.	Bank Advances and Funds 5.1 Principles of Employing Bank Funds 5.2 Uses of Bank Funds 5.3 Securities for Advances	Banking by Dr. Asim Mehboob Siddiqui, 4S series, Petiwala Book Depot, Karachi	Chapter 8: Bank Advances and Funds Chapter 5: Lending Institution	https://keydifferences.com/difference-between-loans-and-advances.html
		Banking by Naveed Nawab, Topline publishers, Karachi	Chapter 9: Credit & Advance Chapter 3: Modes of Lending and Lending Institutions Chapter 19: Leasing	https://studypoints.blogspot.com/2012/09/what-do-you-know-understand-by.html http://www.yourarticlelibrary.com/banking/5-important-principles-followed-by-the-banks-for-lending-money/11007 https://iedunote.com/principles-commercial-bank
6.	Foreign Exchange 6.1 Introduction to Foreign Exchange 6.2 Exchange Control 6.3 Foreign Exchange Rate 6.4 Impact of Change in Value of Currency on Forex Rate 6.5 Balance of Trade (BOT) and Balance of Payment (BOP)	Banking by Dr. Asim Mehboob Siddiqui, 4S series, Petiwala Book Depot, Karachi	Chapter 18: Foreign Exchange Chapter 17: Balance of Trade (BoT)	http://www.economicdiscussion.net/foreign-exchange/exchange-controls-foreign-exchange/methods-of-exchange-controls-international-economics/30599 http://www.businessstudynotes.com/others/banking-finance/methods-exchange-control-objectives/

Topic No	Topic/ Sub-Topic/ SLO	Reference Book	Topic in the Reference Book	Website
		Banking by Naveed Nawab, Topline publishers, Karachi	Chapter 15: Foreign Exchange Transaction Chapter 14: Balance of Trade and Balance of Payment Chapter 16: Exchange Control	http://www.yourarticlelibrary.com/trade-2/7-important-methods-of-currency-exchange-control-explained/26252
7.	Pakistan Specialised Financial Institution 7.1 Islamic Banking 7.2 Objective and Functions of Financial Institutions	Banking by Dr. Asim Mehboob Siddiqui, 4S series, Petiwala Book Depot, Karachi	Chapter 22: Islamic Banking Chapter 19: Pakistan's Specialised Financial Institutions Chapter 21: New Development of Banking System in Pakistan Chapter 20: International Financial Institutions	https://islamicmarkets.com/education/specialised-financial-institutions-pakistan https://economicpakistan.wordpress.com/2008/01/15/banks-financial-institutions-of-pakistan/ http://www.sbp.org.pk/
		Banking by Naveed Nawab, Topline publishers, Karachi	Chapter 18 Specialised Financial Institutions Chapter 19 International Finance	

Note: This resource list has been prepared primarily for teachers. While it can be shared with students, students should not be required to buy multiple books. Schools are encouraged to stock these books in the library. Moreover, these are only suggestions which have been compiled for the ease of teachers and students; schools are encouraged to use other resources for teaching and learning as well, as long as they are in line with the student learning outcomes (SLOs) mentioned in AKU-EB syllabi. Unless specified, AKU-EB does not endorse any of these books or websites.

In case any website is not functional for any reason, you may search material via Google or Yahoo search engines. If you have any query, you may contact us at examination.board@aku.edu

This resource list is applicable for syllabi which will be assessed in 2021 onwards.