



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 | | | | |
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| Topic No | Topic Title | 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 Organization (departments of banks) Chapter 23: Electronic Banking | http://www.yourarticlelibrary.com/economics/money/5-main-difficulties-found-in-barter-system-discussed/37849 http://www.economicsdiscussion.net/exchange/barter-exchange-meaning-and-problems-of-barter-exchange/595 |

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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.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 & 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 Advance 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/ |

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| | | 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 Specialized 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. You are advised to use an ad-blocker while accessing the websites. In case any website is not functional for any reason, you may inform us at examination.board@aku.edu for an alternative or search material via any search engine. If you have any query, please contact us via email.