



QURTUBA UNIVERSITY

Of Science and Information Technology

D.I Khan, Peshawar Khyber Pakhtunkhwa, Pakistan.

Course Name	Money Banking and Finance
Course Code	FIN207
Semester	Fourth
Credit Hours	03
Total Weeks	16/18
Total Hours	48/54
Total Marks	100
Pre-requisite	None

Course objectives

This course helps students to know how to apply a simplified approach to the demand for assets. The student will be able to learn the concept of equilibrium. This course focuses on how basic supply and demand works, so that student can explain the behavior in financial markets. This course is an approach to financial structures based on transaction costs and asymmetric information. The students will also be able to learn about the banking system of how Banks operate and also to know about the basic objectives and functions of Central Bank.

Grading Criteria

Distribution	Weight
Quizzes, Assignments, and class participation	10
Mid Term	20
Final Term	70
Total	100

Recommended Book:

1: Money Banking and Finance by

Saeed Nasir

2: Banking Currency and Finance by

M.Irshad

WEEK WISE BREAKDOWN

Week	Description
1	Money <ul style="list-style-type: none">◇ Definition origin and functions of money◇ Qualities of a good money system◇ Importance of money◇ Value of money
2	Monetary Policy <ul style="list-style-type: none">◇ Importance and functions◇ Effects of changes in value of money◇ Inflation, its causes and remedies◇ Deflation◇ Revelation◇ Devaluation
3	Bank <ul style="list-style-type: none">◇ Definition of Bank◇ Origin and scope of banking◇ Test of efficiency of a good bank◇ Importance of bank for the development of a country◇ Kinds of bank
4	Credit and Credit Instruments <ul style="list-style-type: none">◇ Definition of credits◇ Uses of abuses of credits◇ Importance of credit◇ Difference between negotiable and non-negotiable instruments◇ Characteristics of negotiability
5	Credit Instruments <ul style="list-style-type: none">◇ Cheque◇ Bill of exchange◇ Promissory note◇ Bank draft◇ Travelers cheque◇ Letter of credit
6	The Concept of Plastic Money <ul style="list-style-type: none">◇ Credit card◇ Telephonic transfer of money◇ Electronic transfer of money

7	Commercial Bank <ul style="list-style-type: none"> ◇ Definition, importance and functions of commercial bank ◇ Principles of commercial banking ◇ Liquidity ◇ Efficiency ◇ Economy ◇ Publicity ◇ Credit creation and its limitation
8	Bank Accounts <ul style="list-style-type: none"> ◇ Fixed accounts ◇ Current accounts ◇ PLS saving account ◇ PLS fixed term account ◇ Rights and duties of a bank customers and a banker ◇ Resource for dishonoring cheques ◇ Kinds and importance of efficiency and endorsement of cheques
Two Assignments + Two Test	
Mid Term Exam	
9	Types of Advances <ul style="list-style-type: none"> ◇ Cash ◇ Credit ◇ Fixed loans ◇ Overdraft ◇ Principles of bank advances
10	Securities and Kinds of Securities <ul style="list-style-type: none"> ◇ Banker's lien ◇ Pledge ◇ Mortgage
11	Central Bank (with Special Reference to Pakistan) <ul style="list-style-type: none"> ◇ The nature of central bank ◇ Principles, constitution and objectives of central bank ◇ Importance of central bank for an economy like Pakistan ◇ Functions of a central bank ◇ Methods of credit control
12	State Bank of Pakistan <ul style="list-style-type: none"> ◇ Its primary and secondary functions ◇ Its role in the economic development of the country
13	Simple Foreign Exchange Transactions <ul style="list-style-type: none"> ◇ Mean of foreign exchange ◇ Foreign exchange transactions ◇ Factors influencing foreign exchange

	<ul style="list-style-type: none"> ◇ Methods of international payment ◇ Exchange control ◇ Import letter of credit ◇ Export letter of credit ◇ Advantages of letter of credit
14	Export and import Transactions <ul style="list-style-type: none"> ◇ Commodity barter ◇ Import license ◇ Cash transactions ◇ Methods of making payments ◇ Export transactions ◇ The channels of export trade ◇ Financing of exports ◇ Handling of import and export documents
15	Finance <ul style="list-style-type: none"> ◇ Meaning definition and importance of finance ◇ Sources of business funds ◇ Kinds of finance ◇ Islamic modes of financing ◇ Musharika ◇ Mudaraba ◇ Participation term finance certificate (TFC) ◇ Leasing ◇ Rent sharing
16	Development Financial Institutions <ul style="list-style-type: none"> ◇ Pakistan industrial credit and instrument corporation (PICIC) ◇ Agricultural development bank of Pakistan (ADBP) ◇ Industrial development bank of Pakistan (IDBP) ◇ Small business finance corporation (SBFC) ◇ Investment corporation of Pakistan ◇ National Investment trust (NIT) ◇ International Monetary Fund (IMF) ◇ World Bank (IBRD) ◇ International finance corporation (IFC) ◇ Paris club
Two Assignments + Two Test+ Presentation	
Final Term	

Learning Outcomes:

- Provide you with introductory knowledge and content in the area of money and financial institutions.
- Learn to apply economic principles to applied areas in money and financial economics
- Create awareness about real-world economic problems and how to analyze them.
- Help analyze and understand current events in the economy and banking sector in particular.