VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT
CLASS: SECOND YEAR B.COM SEM: 3
SUBJECT: Banking Law and Practice PAPER - 1
COURSE TYPE: MAJOR/MDC – 4 CREDIT
EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS

OBJECTIVES: The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

OUT COMES:

After completion of the course, learners will be able to:

To make understand about Banker's Customer relationship.

Create awareness about various digital platform.

To Know how to useful BC/BF Model for public.

COURSE CONTENT:

UNIT NO	CONTENT	WEIGHTAGE
1.	**Banker and customer Relationship:** Definition of banker & customer – general & legal relation of banker and customers –Bankers as borrower – A debt by a banker vs. an ordinary commercial debt - Rights of banker –bankers Lien and right of set off – banke's right to charge interest and commission.-Banker's obligation to maintain secrecy of the customer's accounts- closer of bank accounts – Stop payment- Garnishee order.	30
2.	**Digital Banking:** Meaning of digital banking- essential of digital banking –Digital banking and indian sscenario -cyber fraud -Types of Electronic Fund Transfer Systems-POS- Payment Wallet-Kiosks- Npci (National payment coorporation of india)- History and its prodocts (NUUp, NACH, UPI(	30
3.	**Financial inclusion Through BC/BF model:** Need for Financial literacy and inclusion- BCBF model for Financial inclusion –Scope of activites of BCBF, do's and don'ts- Facilities overdraft, debit card, insurance- Role of BCs/ BFs Financial inclusion.	30
4.	**practical problems on any above topics.**	10

Reference books:

1. Money & Banking - Satish Munjal
2. Banking Law and practice . M.L.Tennan.
3. E-Banking.-Sujan. C. Jain.
4. Inclusive Banking though Business correspondence. (iiBF)
5. Indian Banking industry and Information technology.- R.K. Uppal

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT
CLASS: SECOND YEAR B.COM SEM: 3
SUBJECT: Banking Law and Practice PAPER - 2
COURSE TYPE: MAJOR – 4 CREDIT
EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS

OBJECTIVES: The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

OUTCOMES:

After completion of the course, learners will be able to:

1. To understand process and regulations for recovery of outstanding default cases.
2. To Know about how to finance secured advances.
3. To Create awareness about microfinance products.

COURSE CONTENT:

UNIT NO	CONTENT	WEIGHTAGE
1	**Recovery management:-** Meaning of Recovery management -Why recovery management is important for Banking industries - brief introduction of NPA- various scheme for recovery- one time settlement - Lok Adalats –Debt recovery Tribunal – (DRT) – SARFAESI Act 2002- Result of various recovery scheme-	25
2	**Pradhan mantri Mudra Yojana:-** Introduction of mudra loan scheme-Objective of PMMY -details of The product- Eligible borrowers- Nationalised banks performance of PMMY- Purpose of Assistance- Repayment- Loan Application form for PMMY.	25
3	**Secured and unsecured advances-** Meaning of Secured and unsecured advance- - Margin- meaning of margin- importance of margin in bank advances- Securities for Bank advances.- Stock exchange securities- Godown receipts- fixed deposit Receipts- life insurance policy- precaution against lending of securities	25
4	**Creation of charges & Guarantees:-** Modes of taking security-Lien- pledge- Mortgage - Hypothecation- Guarantees- Definition- its importance in banking business- limitation of guarantee. Ends of guarantee.	25

Reference books:-

1. બેંકિંગ કાનૂન અને વ્યવહાર- ધીરુભાઇ વેલવન.
2. Banking Law and practice in India. V.N. Mugah.
3. Banking Law & practice- M.L.Tennan
4. Practice and Law of Banking- H.P. Sheldon.