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