VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT
CLASS: SECOND YEAR B.COM SEM: 4
SUBJECT: Banking Law and Practice PAPER - 3
COURSE TYPE: MAJOR/MINOR – 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.Explain the process for payment and collection of customers cheque.

2. To Make them aware about loan process.

3. To Know about casa service.

COURSE CONTENT:

UNIT NO	CONTENT	WEIGHTAGE
1	**Payments and Collection of Customer's cheques:** Precaution- Payments in due course- When a banker is justified in refusing payment- wrongful dishonor of cheque- countermanding payments of cheques and drafts – protection given to a paying banker. The banker as holder for value- collecting banker and his customer- precaution- duties of collecting banker- protection given to a collecting banker.	30
2	**Loan and advances:** Meaning of loan & advances-principles of sound lending- form of advances- meaning of secured and unsecured loan- Hidden charges –meaning of (APR)annualized percentage Rat-KFS (Key fact statement) -CIBIL Score- Meaning- Importance of cibil score for banks- importance of cibil score in loan approval process-How to read your cibil report- Good and bad cibil score- cibil score Various series.	30
3	**CASA DEPOSITS:** Meaning of casa deposits- Importance of casa deposits for banks- transaction-services- channels offered by banks for casa accounts holders- benefits of casa deposits to customers- features of casa deposits.	30
4	**Practical problems on any above topics**	10

Reference books:

1. Banking, Theory Law & Practice.- Sundharam & Varshney.
2. બેંકિંગ કાનૂન અને વ્યવહાર- ધીરુભાઇ વેલવન.
3. Law and practice of Banking- S.R. Davilr

Rpr