VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT
CLASS: SECOND YEAR B.COM SEM: 4
SUBJECT: BANKING PAPER NO: 2
COURSE TYPE: SEC – 2 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:

1. To make understand about Nationalization Bank & Bank Mergers.
2. To Make them aware about loan process.

COURSE CONTENT:

UNIT NO	CONTENT	WEIGHTAGE
1	**Bank Mergers:** Meaning of Nationalization Bank – What is Bank Merger – What is the Main Objectives of Bank mergers in India- Importance of merger – Latest List of Bank Mergers in India- Challenges and opportunities of bank mergers- Bank merger Impact of customers- Benefits of Banks Through Merger.	**40**
2	**Loan and advances:** Meaning of loan & advances- Hidden charges – meaning of (APR)annualized percentage Rat-KFS (Key fact statement) -CIBIL Score- Meaning- importance of cibil score in loan approval process-How to avail Start-up loan- Criteria required for getting start-up loan- Documents required to apply for a start –up loan- procedure for applying for start -up loan.	40
3	Practical problems on any above topics.	20

REFERENCES:

1. Banking, Theory Law & Practice.- Sundharam & Varshney.
2. બેંકિંગ કાનૂન અને વ્યવહાર- ધીરુભાઇ વેલવન.
3. Law and practice of Banking- S.R. Davilr
4. Web search: Latest list of Bank mergers in India.