

VEER NARMAD SOUTH GUJARAT UNIVERSITY

S.Y. B.COM.

BANKING- PAPER-Iv

Semester- Iv

Syllabus (In Force From June- 2015)

The objective of the paper is to give a broad idea of law and practice of banking with Special reference to India.

1. Analysis of financial statements of : Need for the study of financial statements. Importance of customer's balance sheet to lending bankers. Analysis of assets and liabilities. Classification of assets and liabilities. 30%
2. Development banking and Industrial finance: meaning of development banking . origin of development banking. Functions of development banking. Special qualities of Development bank. Review of development bank. IDBI, SFCS, IRDBI. 30%.
3. Advance to priority sectors: Rationale of lending to the priority sector. Differential rates. Exports finance . Export credits and guarantee corporation. 20%
4. Sample of Forms: Application forms for loan. Confidential report for customer reputation. Answer of confidential inquiry. Application for opening an Account. (Induvisul). 20%

Reference books:

1. Law and practice of Banking. S.R. Davar.
2. Banking law and practice. M.L.Tennan
3. બેંકિંગ કાનૂન અને વ્યવહાર. ધીરુભાઈ વેલવન.
4. Banking Law and Practice in India. V.N.Mugali.
5. Practice and Law of Bankibg. H.P. Sheldon.

