

Sem.	Course Code	BANKING LAW AND PRACTICE	Total Marks: 100		Hours Per Week	Credits
			CIA: 25	ESE:75	5	
V	17UABCT503					4

OBJECTIVE(S):

On successful completion of this course, the students could learn the concepts of banking theories and practices.

COURSE OUTCOMES:

- CO1 Enable to understand the concepts of banking system in India.
- CO2 Acquire the knowledge in commercial banking and its operation.
- CO3 Understand the laws relating to negotiable instruments.
- CO4 Able to know the procedures of term loans.
- CO5 Learn the banking technology and security measures.

UNIT I: INTRODUCTION TO BANKING

Introduction to Banking - Origin of Banks – Meaning – Definition - Banking Regulation Act 1949 - Types of Banks - Central Banking – RBI - Functions of RBI - Role of Banks and Economic Development - Women Bank.

UNIT-II: COMMERCIAL BANKING

Commercial Banking – Meaning - Definition - Structure and Functions of Commercial Banks - Various Types of Account - Types of Deposits - Procedure for Opening Accounts - Customers - Bankers - Types of Customers - Relationship Between Banker and Customer.

UNIT-III: LAW RELATING TO NEGOTIABLE INSTRUMENTS

Negotiable Instruments- Definition-Features- Bill of Exchange - Types- Promissory Notes- Demand Draft- Endorsement-Meaning - General Rule-Crossing of cheques - payment of cheques - Collection of cheques.

UNIT-IV: LOANS AND ADVANCES & GRIEVANCES

Principles of sound lending-types of loans - Classification of loans and Advances - Lending policies and procedures - Forms of Advances - Various methods of creating charges - Lien-pledge - Hypothecation-Mortgage. Customer Grievance procedure - Banking Ombudsmen.

UNIT-V: BANKING TECHNOLOGY

E-Banking – EFT - Mail transfer – Credit cards - Debit cards – ATM - Mobile Banking- Latest development in modern Banking – NEFT – RTGS - Security measures.

TEXT BOOK:

Sundharam & Varshney - Banking Theory Law and Practices: Sultan Chand & Sons, New Delhi, 20th revised Edition, Reprinted 2016.



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REFERENCE BOOKS:

1. Indian Institute of Banking & Finance, Principles & Practices of Banking, Macmillan Publishers, Third Edition. Reprinted 2015.
2. D.Muraleedharan, Modern banking Theory & Practice, PHI Learning private Ltd, Second Edition, Fourth Printing, 2014.
3. Sukhvinder Mishra, Banking Law & Practice - S.Chand & Sons Ltd, First Edition, 2012.
4. Dharmaraj, Banking Theory, Law and Practice Margham publishers, First Edition, 2012.

QUESTION PAPER PATTERN		
SECTION - A	SECTION - B	SECTION - C
10 x 1 = 10 Marks (Multiple Choice, Four options) Two questions from each unit	5 x 7 = 35 Marks (Either or Choice) Two questions from each unit	3 x 10 = 30 Marks (Answer any Three Questions) One question from each unit

L.P. 10
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