

K L UNIVERSITY
DEPARTMENT OF COMMERCE
B.Com (Honours) (Accounting & Finance)
V - SEMESTER

Banking Law & Practice

Unit I : Banking Systems and its Regulation(Hours : 5)

Banking Systems – Branch banking, Unit Banking, Correspondent banking, Group banking, Deposit banking, mixed banking and Investment banking. An overview of banking; Banking Sector Reforms with special reference to Prudential Norms: capital adequacy norms, income recognition norms, classification of assets and NPAs - Regional Rural banks, Cooperative banks,

Unit II: Banker and customer, loans and advances: (Hours : 6)

Banker and customer definition and their relationship, types of customers and modes of operations, procedure and precaution for opening an account, pass book & its features, Rights, duties and obligations of the banker.(Application forms for opening accounts, Cheque Books, pass books, requisition slips for withdrawals and deposits, bank statements etc)

Unit – III: Negotiable Instruments (Hours : 5)

Promissory Note and Bills of Exchange and Cheque, differences between them, types of crossing the cheque, payment of cheque and consequences of wrongful dishonor, collection of local and upcountry cheques, responsibilities and liabilities of collecting banker and statutory protection to the collecting banker.(Promissory notes, B/E, Crossed cheques various modes)

Unit – IV: Bank Advances and Paying Banker(Hours :6)

Types of loans and advances, principles of sound lending policies, credit appraisals of various forms of loans and advances modes of creating charges lien, pledge ,mortgage and hypothecation (Documents required for sanction of loans and advances)

Unit – V: Banking Technology (Hours : 8)

Electronic Banking, Core Banking, Electronic Products, ATMs, Anywhere Anytime Banking, Home Banking (corporate and personal), Electronic Payment Systems, Online Banking, Online Enquiry and Updates Facilities, PIN, Magnetic Cards, Debit Cards, Credit Cards, Smart Card, Electronic Fund Transfer System , M-Banking

Text Book

1. Dr. P. K. Srivastava , Banking Theory and Practice, Himalaya Publishing House, 2010, 10th Edition, Mumbai.

Reference Books

1. Vijaya Ragavan Iyengar , Introduction to Banking, Excel Publications, 2009, 4th Edition, New Delhi.
2. Barbara Casu, Introduction to Banking, Prentice Hall, 2010, 2nd Edition, New Delhi.
3. Dr.D.M.Mithani, Money, Banking and Oublic Finance, Himalaya Publishing House, 2004, 1st Edition, Mumbai.

4.EGordon and Dr.K.Natarajan, Banking Theory, Law and Practice, Himalaya Publishing House, 2010, 21st Edition, Mumbai.