

<b>II- B.COM</b>	<b>BANKING LAW AND PRACTICE</b> (For the Students Admitted from the year 2021 onwards)	<b>CM409A</b>
<b>SEMESTER -IV</b>		<b>HRS/WK –6</b>
<b>CORE-VIII</b>		<b>CREDIT - 4</b>

**Objective:**

To enable the students to have basic knowledge on Banking Theory, Law and Practices.

**Course Outcomes:**

**At the end of the Course the students should be able to exhibit:**

**CO1:** Know the basic fundamentals of bank and banking system in India.

**CO2:** Identify the different types of Negotiable Instruments.

**CO3:** Determine Banker Customer Relationship.

**CO4:** Knowledge about Credit Rating, Lending and Recovery Management

**CO5:** Familiar with the modern technology of banking system.

**Relationship Matrix Course Outcomes, Programme Outcomes and Programme Specific Outcomes.**

SEMESTER – IV	COURSE CODE: CM409A					COURSE TITLE: BANKING LAW AND PRACTICE					HOURS:6	CREDITS:4
COURSE OUTCOMES	PROGRAMME OUTCOMES(PO)					PROGRAMME SPECIFIC OUTCOMES(PSO)					MEAN SCORE OF CO'S	
	PO1	PO2	PO3	PO4	PO5	PSO1	PSO2	PSO3	PSO4	PSO5		
CO1	5	5	5	5	4	4	5	3	3	2	4.1	
CO2	5	5	5	5	4	4	5	3	3	2	4.1	
CO3	5	5	5	5	4	4	5	3	3	2	4.1	
CO4	5	5	5	5	4	4	5	4	3	2	4.2	
CO5	5	5	5	5	4	4	5	4	3	2	4.2	
Mean Overall Score											4.1	

**Result: The Score of this Course is 4.1 ( Very High)**

Association	1%-20%	21%-40%	41%-60%	61%-80%	81%-100%
Scale	1	2	3	4	5
Interval	0<=rating<=1	1.1<=rating<=2	2.1<=rating<=3	3.1<=rating<=4	4.1<=rating<=5
Rating	Very Poor	Poor	Moderate	High	Very High

This Course is having **VERY HIGH** association with Programme Outcome and Programme Specific Outcome.

**UNIT –I Introduction to Bank**

**(25 Hrs.)**

Bank –Meaning, Definition, Classification, types of banks and their functions and Services. Commercial Banks – meaning, definition and functions. Central Bank - meaning, definition and functions - Universal Banking - Banking Regulations Act 1949 – features, objectives and recent amendments.

**UNIT –II Negotiable Instruments**

**(15 Hrs.)**

Negotiable instruments- meaning and definition, features and types of Cheque-Essentials of a Cheque-Crossing of a Cheque-General Crossing and Special Crossing-Payment of Cheque-Collection of Cheque -Endorsement. Promissory note- meaning and features. Bill of Exchange – Meaning, features, difference between cheque and bill of exchange, difference

between bill of exchange and promissory note.

**UNIT –III Banker and Customer Relationship and Types of Customers (15 Hrs.)**

Banker - Customer - General and Special relationship between Banker and Customer - Opening of Current - Saving - Recurring - Fixed deposit Accounts - Special types of Accounts - Minor - Lunatic - Partnership Firm - Joint Stock Company -: Non - Trading Institutions.

**UNIT –IV Credit Rating, Lending and Recovery Management (15 Hrs.)**

Credit Rating – Meaning, Basis, symbols and Benefits. Lending – Meaning, Lending and Investment Policies of Commercial Banks. Types of loans – Secured and Unsecured Loans. Recovery Management – Meaning, Advantages and Disadvantages – Elements of Debt Recovery – Procedure of Debt Recovery – Non-Performing Assets – Meaning.

**UNIT–V Innovation of Banking Technologies (20 Hrs.)**

E-Banking - Internet Banking - Telephone Banking - Mobile Banking- ATMs - Cash Machine - Electronic Money - Electronic Fund Transfer System (EFT) – RTGS – Electronic Clearing Services (ECS) ElectronicFundTransfer: Interbank Fund Transfer Processor (IFTP), Immediate Payment Service (IMPS)– National Electronic Fund Transfer (NEFT) and Real Time Gross Settlement (RTGS)– Difference Between IMPS, RTGS, NEFT, UPI and Mobile Wallets- Indian Financial Network - Customer Grievances Redressal and Ombudsman.

**TEXT BOOKS:**

- 1) Banking Law & Practice - D. Santhanam, Margham Publications, and Chennai.
- 2) Banking Law and Practice - M. L.Tannan, - India Book House, and New Delhi.

**REFERENCEBOOKS**

1. Banking Theory Law & Practice - Sundaram, .K.P.M. &Varshney, Sultan Chand & Sons, New Delhi.
2. Banking Theory Law & Practice - Gordon, E. Natarajan, Himalaya Publishing House, Mumbai.
3. Text Book of Banking -Radhasamy & Vasudevan , Sultan Chand & Sons, New Delhi.
4. Banking Theory Law and Practice - Gurusamy.S, Tata McGraw Hill, New Delhi.
5. Banking Theory Law and Practice - Rajesh, Tata McGraw Hill, New Delhi.

**QUESTION PAPER PATTERN**

**Time: 3 Hours**

**Marks: 75**

Part - A = 10x2 =20 Marks – All the Questions are to be Answered.

Part – B = 5x5 = 25 Marks – Five Questions with Internal Choice.

Part – C = 3x10 = 30 Marks – Three Out of Five – Open Choice.

**Note:** Questions should be asked from all the **UNITs** with equal weightage.