

DEPARTMENT OF LAW
SAURASHTRA UNIVERSITY,
RAJKOT



[Accredited Grade "A"]
By NAAC

FACULTY OF LAW

DIPLOMA IN BANKING LAWS AND
PRACTICE
[D.B.L.P.]

Effective From June - 2016

Saurashtra University
University Campus, Rajkot – 360 005
Gujarat , India.

Website : www.saurashtrauniversity.edu

Saurashtra University
Faculty of Law
DIPLOMA IN BANKING LAWS & PRACTICE
IN FORCE FROM JUNE, 2016
Ordinances and Regulations

O.D.B.L.P.1.Candidate shall be admitted to the course should have passed a bachelor's degree examination having three years duration from this university or any other recognized university.

O.D.B.L.P.2.The Diploma Course is a regular full time of one year duration consisting of two academic terms.

O.D.B.L.P.3.The admitted candidate can not join any other course of study without prior permission of the university.

O.D.B.L.P.4.The Medium of instruction & Examination shall be English, Hindi or Gujarati as the case may be which will not be changed during the entire Diploma programme.

O.D.B.L.P.5.Admission granted by the affiliated college/institute to any student shall be provisional till the enrollment/registration/enlistment is made by the University & in case the admission is granted on the bases of provisional eligibility certificate, the conditions & instruction given by the University should be complied within the time limit fixed by the University or latest by the beginning of next semester otherwise term kept by the such a student will be cancelled and no fees on any account will be refunded.

O.D.B.L.P.6.Every affiliated college or institution shall have to take appropriate measures against ragging & gender problems in the college/institution. The word college/institution included college building,sports complex, Hostels and such other components which are within the purview of the college. In case of occurrence of any such incident the violator shall be dealt with very seriously and appropriate stringent action be taken by the principal of the college observing principle of natural justice. Thehead of college may appoint a committee to inquire in to the matter which will also observe the principle of natural justice. The committee will submit its report to the Head of college who may take further necessary action in the matter.

Regulation's:

R. O.D.B.L.P.1.The Teaching and examination scheme shall be as under

Semester - 1

Sr.	Name of Subject	Max. Marks	Mini. Passing Marks	Weekly Period	Exam. Hours
1.	Banking Institutions and Banking System	100	33*	3	Three Hours
2	Banking Legislations in India	100	33*	3	Three Hours
3	Negotiable Instruments Etc.	100	33*	3	Three Hours
4.	Dissertation (Internal Evaluation)	100	33*	-	-

* **Aggregate 50% Marks to be obtain by the candidate for passing in the examination.**

R. O.D.B.L.P.2.Candidates must forward their application for admission to university examination to the Registrar on or before the prescribed date with a certificate of attendance duly signed by the principal along with the examination fees prescribed by the University.

R. O.D.B.L.P. 3.(1)Candidate securing 33 marks in each paper & aggregate 50% marks will be awarded second class. (2) Candidate securing 66% or more marks in the examination will be awarded first class.

R. O.D.B.L.P. 4 Candidate appearing by availing exemption will be placed in PASSED CLASS.

R. O.D.B.L.P. 5 Candidate who have obtained 50% or more marks in any subject / paper may opt for exemption from reappearing subsequently.

.....

Diploma in Banking Law And Practice

Annexure "B"

Faculty of Law

Name of Course	Semester	Core/Elective/Allied/Practical/Project	Course/Paper Code	Course/Paper Title	Credit	Internal Marks	External Marks	Practical / Viva Exam Marks	External Exam Time Duration
DBLP	00	Core	1604000304000100	Banking Institution and Banking System	3	00	100	-	Three Hours

Paper -1 : Banking Institutions and Banking System

100 Marks

Course objectives:

- To acquaint the students with the nature, evolution and development of Banking.
- To make the students aware of functioning of the Banks.

Course Contents:

Unit-1. Introduction

- 1.1 Meaning, nature and evolution of banking
- 1.2 History of banking in India
- 1.3 Nationalization of banks and social control
- 1.4 Structure and functions of different banking institutions: Central bank, Commercial banks, Co-operative banks, Merchant banks, Specialized banks, and Financial institutions
- 1.5 Role of banking institutions in the socio-economic development of the country

Unit-2. Banking Organisation

- 2.1 Private individuals
- 2.2 Partnership firms
- 2.3 Hindu joint family system
- 2.4 Banking companies
- 2.5 Directors and General Managers: qualifications, rights and liabilities

Unit-3. Banker And Customer

- 3.1 Meaning, nature and relationship between banker and customer
- 3.2 Special classes of customers: lunatics, minors, partnership firms, corporations, and local authorities
- 3.3 Rights and duties of banker and customer
- 3.4 Banker's lien
- 3.5 Protection of banker
- 3.6 Banking as service under the consumer protection law

Unit-4. System of Banking And Banking Instruments

- 4.1 Unit banking, Branch banking, Group banking and Chain banking
- 4.2 Accounts of customer: current account, deposit account, trust account and joint account

Unit-5. Bank Guarantee And Letters Of Credit

Unit-6. Lending By Banks

- 6.1 Principles of good lending
- 6.2 Securities for advances: pledge, mortgage, charge on goods or documents of title to goods, life insurance policies as security, debentures as security, guarantee as security.

.....

Saurashtra University, Rajkot
Faculty of Law

Name of Course	Semester	Core/Elective/Allied/Practical/Project	Course/Paper Code	Course/Paper Title	Credit	Internal Marks	External Marks	Practical / Viva Exam Marks	External Exam Time Duration
DBLP	00	Core	1604000304000200	Banking Legislations in India	3	00	100	-	Three Hours

Paper -2 : Banking Legislations in India

Course objectives:

- To acquaint the students with the nature, evolution and development of Reserve Bank of India.
- To make the students aware of functioning of the Reserve Bank of India.

Course Contents:

Unit-1. Salient Features Of Banking Regulation Act, 1949.

Unit-2. Reserve Bank Of India

(RBI as a central bank of India)

- 2.1 Functions
- 2.2 Regulation of monetary system and credit control
- 2.3 Lending policies and procedure
- 2.4 Performance of RBI

Unit-3. Reserve Bank of India Act, 1934

- 3.1 Evolution
- 3.2 Characteristics and functions
- 3.3 Legal status and organisational structure

Unit-4. Repayment Of Loans

- 4.1 Default and recovery
- 4.2 Recovery of Debts due to Banks and Financial Institutions Act, 1993

Unit-5. The Securitisation And Reconstruction of

- 5.1 Financial Assets And Enforcement Of Security
- 5.2 Interest Act, 2002

Unit-6. Banking Evidence Act

- 6.1 Role of banker as witness
- 6.2 Relevant provisions of Banker's Books Evidence Act, 1891

Unit-7. Foreign Exchange Control Regime In India

- 7.1 Concept of foreign exchange regulation
- 7.2 Administration of exchange control

Faculty of Law

Name of Course	Semester	Core/Elective/Allied/Practical/Project	Course/Paper Code	Course/Paper Title	Credit	Internal Marks	External Marks	Practical / Viva Exam Marks	External Exam Time Duration
DBLP	00	Core	1604000304000300	Negotiable Instruments and Recent Trends of Banking System in India	3	00	100	-	Three Hours

Paper -3 : Negotiable Instruments and Recent Trends of Banking System in India

Course objectives:

- **To acquaint the students with the nature, evolution and development of Negotiable Instruments.**
- **To make the students aware of Recent Trends of Banking System in India**

Course Contents:

Unit-1. Negotiable Instruments

- 1.1 Meaning, nature and kinds of negotiable instruments
- 1.2 Salient features of Negotiable Instruments Act, 1881, including liability of parties to negotiable instruments and discharge of parties from such liability

Unit-2. Cheque As A Negotiable Instrument

- 2.1. Cheque: concept, nature and legal characteristics
- 2.2 Dishonour of cheque: relevant provisions of the Negotiable Instruments Act, 1881 with respect to dishonour of cheque

Unit-3. Reforms In Indian Banking Law

- 3.1 Reports of various Committees
- 3.2 Liberalisation policy with respect to banking sector in India

Unit-4. Recent Trends Of Banking System In India

- 4.1 New technologies including information technology
- 4.2 Internet banking
- 4.3 ATM
- 4.4 Credit Cards, Debit Cards, Smart Cards
- 4.5 Role of multinational banking institutions in global economic policy

.....

Faculty of Law

Name of Course	Semester	Core/Elective/Allied/Practical/Project	Course/Paper Code	Course/Paper Title	Credit	Internal Marks	External Marks	Practical / Viva Exam Marks	External Exam Time Duration
DBLP	00	Core	1604000304000400	Dissertation-Viva	3	00	100	-	Three Hours

Paper -3 : Dissertation-Viva

Course objectives:

- To acquaint the students with the practical aspects of the functioning Banks.
- To make the students aware of challenging before the banks.

Course Contents:

1) Dissertation - 80 marks

2) Viva-voce - 20 marks

Viva (By the Internal Penal of the College)

Total marks : 100 marks.

BOOKS SUGGESTED FOR READING :

1. M.L. Tannan's – Banking law and Practices in India, India Law House, New Delhi.
2. S.N. Gupta, Banking Law in Theory and Practices, Universal, New Delhi.
3. L.C. Goyle, Law of Banking and Bankers, Eastern Law House, New Delhi.
4. Bhandari, M.C., Guide to company Law Procedures, Wadhwa and Co., New Delhi.
5. Tripathi, Digest of Dishonour of Cheques, Singh and Co. Allahabad.
6. Mukharjee, T.K., Banking Law and Practice, Universal, New Delhi.
7. S.N. Gupta, BaO
8. nks and Consumer Protection Law, Universal, New Delhi.
9. G.S.N. Tripathi, Seth's Commentaries on Banking Regulation Act, 1949, Law Publishers, Allahabad.

DLLP - 2016
Semester - 00

નં.	સબજેક્ટ	કોર્ષ કોડ વર્ષ	ફેકલ્ટી લો 04	વિષય કોર - 01 ઇલેક્ટીવ - 02	કોર્ષ ગ્રુપ	લેવલ યુજી - 01	સેમેસ્ટર	પેપર નંબર	વિકલ્પ
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
૧.	Banking Institutions and Banking System	16	04	00	03	04	00	01	00
2.	Banking Legislations in India	16	04	00	03	04	00	02	00
3.	Negotiable Instruments and Recent Trends of Banking System in India	16	04	00	03	04	00	03	00
4.	Dissertation-Viva	16	04	00	03	04	00	04	00