

DIPLOMA IN BANKING LAWS

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| 1. | Banking Institutions and Banking System. | 100 Marks |
| 2. | Banking Legislations in India | 100 Marks |
| 3. | Negotiable Instruments and Recent Trends of Banking System in India | 100 Marks |
| 4. | Dissertation and VIVA: | 100 Marks |
| | 1. Dissertation | 80 Marks |
| | 2. Viva –Voce | 20 Marks |

DETAILED SYLLABUS FOR DIPLOMA IN BANKING LAWS

PAPER - I

BANKING INSTITUTIONS AND BANKING SYSTEM

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

2. Banking Organization

- 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

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

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

5. Bank Guarantee And Letters Of Credit

6. Lending By Banks

Principles of good lending

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

PAPER - II

BANKING LEGISLATIONS IN INDIA

- 1. Salient Features Of Banking Regulation Act, 1949**
- 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
- 3. Reserve Bank of India Act, 1934**
 - 3.1 Evolution
 - 3.2 Characteristics and functions
 - 3.3 Legal status and organizational structure
- 4. Repayment Of Loans**
 - 4.1 Default and recovery
 - 4.2 Recovery of Debts due to Banks and Financial Institutions Act, 1993
- 5. The Securitization And Reconstruction of Financial Assets And Enforcement Of Security Interest Act, 2002**
 - 5.1 Financial Assets And Enforcement Of Security
 - 5.2 Interest Act, 2002
- 6. Banking Evidence Act**
 - 6.1 Role of banker as witness
 - 6.2 Relevant provisions of Banker's Books Evidence Act, 1891
- 7. Foreign Exchange Control Regime In India**
 - 7.1 Concept of foreign exchange regulation
 - 7.2 Administration of exchange control

PAPER III

NEGOTIABLE INSTRUMENTS AND RECENT TRENDS OF BANKING SYSTEM IN INDIA

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

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

3. Reforms In Indian Banking Law

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

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

PAPER – IV

Dissertation-Viva

- 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. Tanna'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, Ba0
 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.
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Saurashtra University
Faculty of Law
DIPLOMA IN BANKING LAWS
IN FORCE FROM JUNE, 2014
Ordinances and Regulations

O.D.B.L.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 recognize university.

O.D.B.L.2

The Diploma Course is a regular full time of one year duration consisting of two academic terms.

O.D.B.L.3

The admitted candidate can not join any other course of study without prior permission of the university.

O.D.B.L.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.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 forfeited and no fees on any account will be refunded.

O.D.B.L.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. The head 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.D.B.L.1

The Teaching and examination scheme shall be as under

Sr. No.	Name of Subject	Max. Marks	Mini.Passing Marks	Weekly Period	Exam. Hours
1.	Banking Institutions and Banking System	100 Marks	33* Marks	03	03 hours
2.	Banking Legislations in India	100 Marks	33* Marks	03	03 hours
3.	Negotiable Instruments Etc.	100 Marks	33* Marks	03	03 hours
4.	Dissertation (Internal evaluation)	100 Marks	33* Marks	-	-

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

R.D.B.L.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.D.B.L.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.D.B.L.4

Candidate appearing by availing exemption will be placed in PASS CLASS.

R.D.B.L.5

(1) Candidate who have obtained 50% or more marks in any subject/paper may opt for exemption from reappearing subsequently. (2) Candidate appearing in part Examination must obtain 50% marks in each of the paper.

R.D.B.L.6

Candidate who remain absent in viva shall be declare failed in the examination.
