

SARDAR PATEL UNIVERSITY

Programme: BCOM

Semester: IV

Syllabus with effect from: November - 2019

Title of Paper: Advanced Banking VIII		
Paper Code: UB04DCOM30		
Objective: The objective is to give a board idea of law and practice of banking with special reference to India		Total Credits: 3
Unit	Description in Detail	Weightage
1	<ul style="list-style-type: none">• Payment Banking Meaning, Introduction, Need, Working of payment banks, Effect of payment banks on existence banks. Objective, Scope, Use of funds of payment banks	25%
2	<ul style="list-style-type: none">• Ethics and Corporate Social Responsibility of Banks Corporate governance, Advantages and disadvantages of banking ethics	25%
3	<ul style="list-style-type: none">• The banking ombudsman scheme-2006 Appointment, Qualification, Scope, Rights and duties, procedure for settlement of complaints, Consumer protection Act, Appeal before appellate authority.	25%
4	<ul style="list-style-type: none">• Bank Advances Recovery of Bank Loans and Legal steps. General principles of sound lending, Liquidity vs profitability, Forms of advances, Loan, Cash credit and Overdraft, Commitment charges, secured and Unsecured Loan.	25%

Reference Books:

- .Banking Law and practice by new popular prakashan, surat
- Practice and law of banking by H.P.Sheldon
- Banking Law and practice in India by Dhirubhai Velwan
- Banking and Financial System, vasant Desai
- Banking Law and practice in India by M.C. Tannan