

**SARDAR PATEL UNIVERSITY**

**Programme: BCOM**

**Semester: IV**

**Syllabus with effect from: Nov./Dec. 2020**

<b>Title of Paper: Advanced Banking VIII</b>		
<b>Paper Code: UB04DCOM60</b>		
<b>Objective:</b> The objective is to give a board idea of law and practice of banking with special reference to India		<b>Total Credits: 3</b>
<b>Unit</b>	<b>Description in Detail</b>	<b>Weightage</b>
1	<ul style="list-style-type: none"><li>• <b>Payment Banking</b></li></ul> 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"><li>• <b>Ethics and Corporate Social Responsibility of Banks</b></li></ul> Corporate governance, Advantages and disadvantages of banking ethics	25%
3	<ul style="list-style-type: none"><li>• <b>The banking ombudsman scheme-2006</b></li></ul> 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"><li>• <b>Bank Advances Recovery of Bank Loans and Legal steps.</b></li></ul> 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