

SARDAR PATEL UNIVERSITY
Vallabh Vidyanagar, Gujarat
(Reaccredited with 'A' Grade by NAAC (CGPA 3.25))
Programme: B.COM Semester: IV
Syllabus with effect from the Academic Year: 2022-2023

B.COM. SEMESTER-IV		
Paper Code UB04DCOM80	Title of the Paper Advanced Banking VIII	Total Credit 3
Course Objectives	The objective is to give a board idea of law and practice of banking with special reference to India	

Course Description		
Unit	Description	Weightage
1.	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.	Ethics and Corporate Social Responsibility of Banks Corporate governance, Advantages and disadvantages of banking ethics	25%
3.	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.	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%

*Units will have the same Weightage in the evaluation as suggested in the course outline.

Teaching-Learning Methodology	<ul style="list-style-type: none"> • Lecture Method • Online Lectures • Group Discussion • Practical Problem Solving
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal/Written Examination	15%
2.	Internal Continuous Assessment in the form of Practical, Viva-Voce, Quizzes, Seminars, Assignments, Attendance	15%
3.	University Examination	70%

* Students will have to score a minimum of 40 (Forty) Percent to pass the course.

Course Outcomes: Having Completed this course, the students will be able to
<ul style="list-style-type: none"> • Assess the payment banking system • Outline banking ethics and social responsibility • The banking ombudsman scheme for settlement of complaints • Gain deep understanding of general principles of sound lending Liquidity and profitability in banking

Suggested References: (include Reference Material from where a student is expected to study the said content in APA Style) Reference Websites can also be included)	
Sr. No	References
1.	Banking Law and practice by new popular prakashan, surat
2.	Practice and law of banking by H.P.Sheldon
3.	Banking Law and practice in India by Dhirubhai Velwan
4.	Banking and Financial System, vasant Desai
5.	Banking Law and practice in India by M.C. Tannan
On-Line Resources available that can be used as Reference Material	