## SARDAR PATEL UNIVERSITY Programme: B.Com. Semester: VI Syllabus with Effect From: June-2020

Paper Code: UB06DCOM30	T-4-1 C 14-2
Title of Paper: Advanced Banking - XII	<b>Total Credit:3</b>

**Objective**: The objective of this course is to impart knowledge about the Indian Banking System prevailing in banking sector in India.

THE BANKING REGULATION ACT -1949         • Object of the Act         • Banking business         • Various terms under the Act-         • Management Resource Conital Dividend Reserve	25%
<ul><li>Banking business</li><li>Various terms under the Act-</li></ul>	
• Various terms under the Act-	
• Management Descures Conital Dividend Descures	
<ul> <li>Management, Resource, Capital, Dividend, Reserve</li> </ul>	
• Fund, Loan& Advances, Licensing ,Winding Up	
• Regulations of Banking Business –Power to issue directions, Acceptance	
of Deposits, Nominations, Loan & Advance	
LIQUIDITY MANAGEMENT	25%
Theories of Liquidity Management	
<ul> <li>Liquidity Risks – Determinants of Liquidity</li> </ul>	
Asset-Liability Management of Bank	
PAYMENT OF CHEQUE	25%
Countermanding payment of a cheque	
Dishonour of a cheque	
Payment of due course	
• Statutory protection available to a paying bankers	
Payment made by a banker through mistake	
COLLECTION OF CHEQUE	25%
• Banker as a holder for value	
• Banker : as a client's agent for collection of money	
Conversion	
Statutory protection to a collecting banker	
• Duties of the banker for collecting money	
	<ul> <li>Regulations of Banking Business –Power to issue directions, Acceptance of Deposits, Nominations, Loan &amp; Advance</li> <li>LIQUIDITY MANAGEMENT         <ul> <li>Meaning, Concept, Need and Significance of Liquidity</li> <li>Theories of Liquidity Management</li> <li>Liquidity Risks – Determinants of Liquidity</li> <li>Asset-Liability Management of Bank</li> </ul> </li> <li>PAYMENT OF CHEQUE         <ul> <li>Introduction</li> <li>Countermanding payment of a cheque</li> <li>Dishonour of a cheque</li> <li>Payment of due course</li> <li>Statutory protection available to a paying bankers</li> <li>Payment made by a banker through mistake</li> </ul> </li> <li>COLLECTION OF CHEQUE         <ul> <li>Introduction</li> <li>Banker as a holder for value</li> <li>Banker : as a client's agent for collection of money</li> <li>Conversion</li> <li>Statutory protection to a collecting banker</li> </ul> </li> </ul>

## **Basic Text & Reference Books:-**

- > Banking Law and Practice by Mona Tanna & Manish Tanna, Himalaya Publishing House
- > Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
- > Indian Financial System by Bharthi V Pathak
- Principles and Practice of Bank Management by P.Subba Rao (Himalaya Pub.House) Principles of Management for Bankers by Dr.C,B.Gupta (Sultan Chand & Sons) Bank Management by V.S.P.Rao
- > Bank Finance for Industry by Bidhani SN, Mitre PK, Vision Book.