#### SARDAR PATEL UNIVERSITY

### Vallabh Vidyanagar, Gujarat

# (Reaccredited with 'A' Grade by NAAC (CGPA 3.11))

## Programme: B.COM Semester: VI Syllabus with effect from the Academic Year:

B.COM. SEMESTER-VI		
Paper Code	Title of the Paper	Total Credit
UB06DCOM80	Advanced Banking - XII	3

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

Course Description		
Unit	Description	Weightage
1.	THE BANKING REGULATION ACT -1949	25%
	Object of the Act	
	Banking business	
	Various terms under the Act-	
	<ul> <li>Management, Resource, Capital, Dividend, Reserve</li> </ul>	
	<ul> <li>Fund, Loan&amp; Advances, Licensing, Winding Up</li> </ul>	
	<ul> <li>Regulations of Banking Business –Power to issue directions,</li> </ul>	
	Acceptance of Deposits, Nominations, Loan & Advance	
2.	LIQUIDITY MANAGEMENT	25%
	Meaning, Concept, Need and Significance of Liquidity  The state of the state o	
	Theories of Liquidity Management	
	Liquidity Risks – Determinants of Liquidity	
	Asset-Liability Management of Bank  PANNET OF GIVE OF BANK  PANNET OF BAN	2=0/
3.	PAYMENT OF CHEQUE  • Introduction	25%
	Countermanding payment of a cheque      District and a cheque	
	Dishonour of a cheque	
	Payment of due course	
	Statutory protection available to a paying bankers	
	Payment made by a banker through mistake  ONLY DOWN OF COMPANY  ONLY DOWN ONLY DOWN OF COMPANY  ONLY DOWN OF COMPANY  ONLY DOWN OF COMPANY  ONLY DOWN O	2.50/
4.	COLLECTION OF CHEQUE  • Introduction	25%
	Banker as a holder for value  Bulleting of manual action of manual ac	
	Banker: as a client's agent for collection of money	
	• Conversion	
	Statutory protection to a collecting banker	
	Duties of the banker for collecting money	

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

Chits will have the same weightage in the evaluation as suggested in the course outline.		
<b>Teaching-</b>	Lecture Method	
Learning	Online Lectures	
Methodology	Group Discussion	
	Practical Problem Solving	

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,	15%
	Quizzes, Seminars, Assignments, Attendance	
3.	University Examination	70%

<sup>\*</sup> 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

After completion of the course the student will be able to –

- From this subject students get to know about banking regulation act as well as liquidity management and its barriers and asset liability management of bank.
- To the student from the syllabus learn about 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
- With lots of think student learn about these all topics 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

# 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 Mona Tanna & Manish Tanna, Himalaya Publishing House
2.	Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
3.	Indian Financial System by Bharthi V Pathak
4.	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)
5.	Bank Finance for Industry by Bidhani SN, Mitre PK, Vision Book.
On-Line Resources available that can be used as Reference Material	