

**SARDAR PATEL UNIVERSITY**  
**VALLABH VIDYANAGAR**

**FACULTY : LAW**

**LL.B. (CBCS)**

<b>SEMESTER : I (w.e.f. june 2018)</b>			
<b>Course Code : UL01ELLB21</b>		<b>Course Title : Banking Law</b>	
<b>Course Credit : 04</b>		<b>Course Type : Subject Elective</b>	
<b>Examination Marking Scheme</b>			
Internal(Marks)		External(Marks)	
<b>30</b>		<b>70</b>	
<b>30</b>		<b>100</b>	
UNIT	DESCRIPTION IN DETAIL	CREDIT	WEIGHTAGE
<b>1</b>	1. Nature and Development of Banking including Co-operative Banking 2. Constitutional Perspective 2.1 Schedule VII List-I Entry : 36, 37,38,43,44,45,46 2.2 Schedule VII List-II Entry : 30 of Constitution of India. 3. Law Relating to Banking Companies in India 3.1 Banking Regulation, Act.1949 3.1.1 Different kinds of banks and their functions 3.2 Reserve Bank of India, Act, 1934	<b>1</b>	<b>25 %</b>
<b>2</b>	2.1 Banker and Customer 2.1.1 Definition of Banker and Customer 2.1.2 Rights and obligations of Banker 2.1.3 Protection of Paying Banker 2.1.4 Protection of Collecting Banker 2.2 Bankers' Books Evidence Act, 1891 2.3 Debt Recovery Tribunal Act, 1993 2.3.1 Recovery of Debts 2.3.2 Procedure 2.3.3 Powers & Functions (Only Sections: 2(d) Bank, 2(g) Debt and Chapter III, IV & V)	<b>1</b>	<b>25 %</b>
<b>3</b>	3.1 The Banking Ombudsman Settlement of Dispute/Complaints relating to Banking Services 3.2 Recent trends of banking system in India 3.2.1 A.T.M. 3.2.2 Plastic currency, Credit card, Debit card etc 3.2.3 E-banking	<b>1</b>	<b>25 %</b>
<b>4</b>	<u>The Negotiable Instruments Act:</u> 1. Meaning and Definition of Negotiable Instruments 1.1 Characteristics of Negotiable Instruments 1.2 Kinds of Negotiable Instruments 1.3 presumptions as to Negotiable Instrument (Sec. 118 & 119) 2. Promissory Note, Bills of Exchange & Cheque 2.1 Its meaning, characteristics and points of Difference between them. 3. Parties to a Negotiable Instrument 3.1 Holder and Holder in due course	<b>1</b>	<b>25 %</b>

	<p>4. Dishonor of a Negotiable Instrument</p> <p>4.1 Notice of dishonor</p> <p>4.2 Noting and Protesting</p> <p>4.3 Penalties in case of dishonor of certain cheque (New Chapter XVII - Secs.138 &amp; 142)</p>		
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<b>Reference books</b>		
1	Banking Law and Practice	T.K. Mukherjee
2	Tannan's Banking Law and Practice in India	M.L. Tannen
3	Banking Law and Practice	P.N. Varshney
4	Banks & The Consumer Protection Law	S.N. Gupta
5	The Banking Law	B.R.Sharma &R.P.Nainta
6	Negotiable Instruments Act,1881	Avtar Singh
7	Kherganvala on The Negotiable Instruments Act	M.S. Parthsarathy
8	The Banking Law	R.N.Chaudhary