



Degree of Bachelor of Law,LL.B (CBCS)
Semester: I
Subject: Banking Law

Course Code	UL01ELLB51	Title of the Course	Banking Law
Total Credits of the Course	4	Hours per Week	

Course Objectives:	<ol style="list-style-type: none">1. The conceptual and legal parameters including the judicial interpretation of banking law.2. New emerging dimensions in banking system including e-commerce and e-banking.3. An abridged comparative analysis of International Banking System with that of Banking System in India.4. Conversant with banking law's historic development and how it shaped today's bank regulatory regime.5. Familiar with and able to navigate the various overlapping legal and regulatory regimes applying to banks and bank holding companies.6. This course is designed to acquaint the student with the conceptual and operational parameters of banking law, the judicial interpretation and the new and emerging dimensions of the banking system.
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Course Content		
Unit	Description	Weightage* (%)
1.	<ol style="list-style-type: none">1. Nature and Development of Banking including Co-operative Banking2. Constitutional Perspective2.1 Schedule VII List-I Entry : 36, 37,38,43,44,45,462.2 Schedule VII List-II Entry : 30 of Constitution of India.3. Law Relating to Banking Companies in India3.1 Banking Regulation, Act.19493.1.1 Different kinds of banks and their functions3.2 Reserve Bank of India, Act, 1934	25%
2.	<ol style="list-style-type: none">2.1 Banker and Customer2.1.1 Definition of Banker and Customer2.1.2 Rights and obligations of Banker2.1.3 Protection of Paying Banker2.1.4 Protection of Collecting Banker2.2 Bankers' Books Evidence Act, 18912.3 Debt Recovery Tribunal Act, 19932.3.1 Recovery of Debts2.3.2 Procedure2.3.3 Powers & Functions (Only Sections: 2(d) Bank, 2(g) Debt and Chapter III, IV & V)	25%





3.	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	25%
4.	The Negotiable Instruments Act: 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 4. Dishonour of a Negotiable Instrument 4.1 Notice of dishonour 4.2 Noting and Protesting 4.3 Penalties in case of dishonour of certain cheque (New Chapter XVII - Secs.138 & 142	25%
<p>PSDA[Professional Skill Development Activities]</p> <ul style="list-style-type: none"> • Project work on various kinds of banking companies • Case analysis of negotiable instruments • Presentation on various topics of banking law • Visit to State regional office RBI • Interaction with the Baking Law Experts • Interaction with RBI Governor 		

Teaching-Learning Methodology	<ul style="list-style-type: none"> • Lecture Method • Power Point Presentation (including audio/video)
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / Practical Examination (As per CBCS R.6.8.3)	15%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	15%
3.	University Examination	70%





Suggested References:

Sr. No.	References
1.	Bare Acts: <ol style="list-style-type: none">1. Negotiable Instrument Act, 18812. Banking Regulation Act, 19493. Reserve Bank of India Act, 1934
2.	Reference books: <ol style="list-style-type: none">1. Banking Law and Practice, T.K. Mukherjee2. Tannan's Banking Law and Practice in India, M.L. Tannen3. Banking Law and Practice, P.N. Varshney4. Banks and The Consumer Protection Law, S.N. Gupta5. The Banking Law, B.R. Sharma & R.P. Nainta6. Kherganvala on The Negotiable Instruments Act M.S. Parthasarathy7. Negotiable Instruments Act, 1881 Avtar Singh8. The Banking Law, R.N. Chaudhary

Course Outcomes: Having completed this course, the learner will be able to

1.	Demonstrate a comprehension of the principles of banking law and its relationship to banks and customers.
2.	Describe the context of banking: the financial system
3.	Discuss regulatory issues that arise in banking and examine the rationale for and principles of financial regulation
4.	Explain the principles of banking.
5.	Use of ICT in banking infrastructure and security issues

On-line resources to be used if available as reference material

On-line Resources: Swayam, Edx, Coursera





SARDAR PATEL UNIVERSITY
Vallabh Vidyanagar, Gujarat
(Reaccredited with 'A' Grade by NAAC (CGPA 3.25))
Syllabus with effect from the Academic Year 2021-2022

