

VEER NARMAD SOUTH GUJARAT UNIVERSITY

S.Y. B.Com.

Semester -IV

Banking (Law and Practice)

Principal & Subsidiary Paper-III

Syllabus (In Force from June-2018-19)

The objective of the paper is to give a broad idea of law and practice of banking with special reference to India.

Note:


1. The topics are to be studied with special reference to the legal principles and current practice prevailing in the country.
2. Detailed knowledge of various forms are not expected.

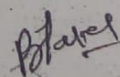
Semester-IV

1. **Payments of customers cheques:** Precaution – payments in due course – when banker is justified in refusing payment, wrongful dishonour of cheque, countermanding payments of cheques and drafts – protection given to a paying banker. [25%]
2. **Collection of Customer's cheques:** The bankers as a holder for value – collecting banker and his customer – precautions – duties of collecting banker – Recovery of money paid by mistake – protection given to a collecting banker. [25%]
3. **Loan and advances :-** General principles of sound lending-form of advances.: loan, cash credit and overdraft. Meaning of secured and unsecured loan. [25%]
4. **Creating charge over securities -**Brief introduction and meaning of different modes of creating charge over securities - Mortgage, hypothecation, pledge, lien. [25%]
5. **Practical problems on any of the above topics** [15%]

Reference books :

1. Banking law and Practice: R.K. Gupta, Modern law publication.
2. Seth's banking Law, Law publishers India, Pvt. Ltd. A.B. Srivastava & K.Elumali.
3. Banking Theory, Law and Practice. E. Gorden, K.Natrajan. Himalaya publication.
4. Banking Law and Practice in India M.L. Tannan (Latest Edition)
5. Law and Practice of Banking S.R. Dave.
6. Banking Law and Practice in India V.N. Mugali
7. Practice and Law of Banking H.P. Sheldon
8. Banking Law and Practice P.N. Vesnneya (Latest Edition)
9. બંકિંગ કાયદા અને વ્યવહાર ધરતીમાઈ વેલવન
10. Link – <https://rbi.org.in>
11. Link – <https://www.indiapost.gov.in/>
12. J.M. Holden – The law & Practice of Banking Universal law Publishing.


Prof. Mahesh C. Patel,
N.H.C.C., Vadod.


Blakes