J.S. University, Shikohabad

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Value Added Course

(Banking Laws And Practices)

VAC-168

Faculty Of Commerce



J.S. University, Shikohabad Faculty Of Commerce

Value Added Course

AY: 2022-23

BANKING LAWS AND PRACTICES

Learning Objective:

The course will give knowledge inputs to the candidates and expose them to the operational process and modern banking environment

Duration: 40 Hours. (Theory and Practical)

Course Outcomes: -

Maximum Exposure has to be given on Practical Oriented

After completion of the course the student shall be able to:-

- **C01** -Discuss the impact of government policy and regulations on the banking industry.
- CO2 -Evaluate the performance of the banking industry.
- CO3 -Discuss bank lending policies and procedures.
- CO4 -To elucidate the broad functions of banks
- C05 To understand the working of the Reserve Bank of India
- **C06** To grasp the conduct of monetary policy and its effect on the interest rate, credit availability, prices, and the inflation rate



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Syllabus Outline

1. Module-1

Introduction to banking system of India

Evolution of Banking and its history in India. Structure and function of Banking Institutions— The different types of Banks viz. Central Bank, Commercial Bank, Co-operative Banks, Specialized Banks,

2. Module-2

Regulatory Framework , Regulation Act, 1949, RBI Act 1934, prevention of money laundering ACT 2002

3. Module-3

Banking related laws

Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest, Act 2002 [SARFAESI], Recovery Of Debts Due To Banks And Financial Institutions Act 1993 [DRT ACT

4. Module-4

Banker-Customer Relationship

Meaning of 'Banker'& 'Customer', General & Special features of their relationship, Their rights and duties. special type of customers, Legal character of Banker – Customer relationship, principles of lending, Concept of KYC.

References:-

- 1. Hajols. T. N (2009), "Money and Banking", Gopaljee Enterprises.
- 2. Muraleedharan, D (2009), "Modern Banking: Theory and Practice", PHI Learning Pvt.Ltd.
- 3. Rajesh, R, Sivagnanansithi, T (2009), "Banking Theory: Law and Practice", Tata McGraw Hill Publishing Company Ltd.
- 4. Shekhar, K C (2009), "Banking Theory and Practice", Vikas Publishing House Pvt. Ltd.

(Name of Faculty)

Course Coordinator

or. Nilez jaxen

(Name of Eaculty)

Dean Academics

Dr. AKhilel

(Name of Faculty)

Director/Principle/Dean of Faculty/Department

Gausen