

**Solapur University, Solapur**  
**Semester Pattern Syllabus**  
**B.com part III**  
**Advanced Banking**  
**(optional ) Paper I- (w.e.f.2015-16)**  
**Law and Practice Of Banking in India**  
**Sem V**

Unit .1:- Banking Laws- Meaning, Nature and Scope

Unit.2:- Banker and Customer – origin of banking-The relationship special relationship- statutory obligation to honour cheque- bankers lien –Duty to maintain secrecy of Customers Accounts-Right to claim Incidental charges and Right to charge Compound interest.

Unit:3 :- Bank customers and bank Account –Meaning and Special types –Bank customers –Minor or infant-A married woman –a Drunkard –a partnership firm –a Joint stock company – non trading company Administrators and Trustees-Types of Accounts

Unit.4:- Negotiable Instruments Definition –characteristics of Negotiable Instruments Types of negotiable Instruments – Cheque, Bills of exchange and promissory notes

Unit .5:- Crossing and endorsement –meaning and types of crossing –General crossing –special crossing –Double Crossing – Endorsement –Definition-kinds of endorsement –Significance of endorsement

# **Solapur University, Solapur**

## **Semester Pattern Syllabus**

### **B.com part III**

#### **Advanced Banking**

#### **(optional) Paper I**

### **Law and Practice Of Banking in India**

#### **Sem VI**

Unit: 1:- Paying Banker- Meaning-Precautions before honouring a cheque-Circumstances under which a cheque can be dishonoured – Statutory protection to a paying Banker /Bank

Unit: 2:- Collecting Banker/ Bank –meaning –banker as a Holder for value –Banker as an Agent –Conversion-Statutory protection-Duties of a collecting Banker.

Unit: 3: - Bank Loans and Advances –principles of sound lending –Secured and unsecured Advances-canons of good banking – Security, Liquidity and Profitability

Unit: 4:- Modes of charging security –lien –pledge-mortgage – Assignment Hypothecation – Merits and demerits of different type of charges

Unit 5:- Bank Organization –nature- Branch Management-banking Regulation Act, 1949.(with amendments)

## Reference Books

1. Sundharam K.P.M - Banking Theory Law and Practice
2. Gordon and Natarajan- Banking Theory Law and Practice
3. Basu s.k - Current Banking Theory and practice
4. Shekhar and shekhar.- Current Banking Theory and practice
5. **P`aa.maanakr.p`a.DaMgao - p`gat  
ba^ikga**
6. **Eal.Aa.doSapaMDo - AiQakao pNa  
va naaNaobaajaar**
7. **paM.h.vaOdy a - ba^ikgacao  
kayado va vyavahar**

# **Solapur University, Solapur**

## **Semester Pattern Syllabus**

### **B.com part III**

### **Advanced Banking**

### **(optional) Paper II**

## **Banks and Financial Institutions**

### **SEM V**

Unit 1:- The Banking system in India –Indigenous Bankers – commercial banks –co-operative, Banks-Regional Rural Banks – Foreign Banks –Development Banks Industrial Development Banks.

Unit 2:- Progress of Commercial Banks after Nationalization- achievements and failure- Narasimhan committee and its recommendations regarding Banking Reforms

Unit 3:- Comparative study of productivity profitability and efficiency of public sector, private sector and foreign banks in India.

Unit 4:- Reserve Bank of India (RBI) –Role of RBI in the development of an economy of India- Monetary Policy of RBI- A monetary Policy of RBI- State Bank of India –Role of SBI in the agricultural development of India

Unit 5 Money markets – London money Market-New York money market and Indian money market

# **Solapur University, Solapur**

## **Semester Pattern Syllabus**

### **B.com Part III**

#### **Advanced Banking**

#### **(optional) Paper I**

### **Banks and Financial Institutions**

#### **SEM – VI**

Unit 1:- Development banking –Concept and importance – progress in India-present position and working of IFC, TCTCI, IDBI and SFCS –Role of development banking in Indian Economy

Unit 2:- Banking in England –present position of commercial Banking in England –main features- Bank of England –Present working and functions

Unit 3:- Banking in USA –Present Position of commercial Banking in USA –Federal Reserve System and its working- Federal Deposit Insurance Corporation

Unit 4:- International Banking –Concept of offshore Banking Universal Banking –Multi National Banking –the Euro currency market

Unit 5:- Electronic Banking (e- Banking) Traditional Banking Vs E-banking –Aspects of E-Banking E –Banking Transaction – Advantages of E-Banking –Constraints of E- Banking and security measures.

## Reference Books

1. Sundharam KPM - Banking Theory Law and practice
2. Shekhar and shekhar - Banking Theory and Practice
3. Vaish .M.C - Modern Banking
4. Panadikar S.H - Banking in india
5. Gordon and Natarajon - Banking Theory Law and practice
6. **Eal.Aa.doSapaMDo** - **AiQakaoYaNa**  
**va naaNaobaajaar**
7. **P`aa.maanakr p`a.DaMgao** - **Pa`gat**  
**ba^ikMga**