

APPENDIX –I

POST GRADUATE DIPLOMA IN BANKING LAWS (PGDBL)

Sr. No.	Name of the Paper	No. of Credits	Max. Marks	Min. Marks
1	Banking Institutions and Banking System.	4	Theory 80 I. A. 20	40 10
2	Banking Legislations in India	4	Theory 80 I. A. 20	40 10
3	Negotiable Instruments and Recent Trends of Banking System in India	4	Theory 80 I. A. 20	40 10
4	Project work and field work: 1. Project Work/Dissertation 2. Viva –Voce 3. Field Work/ Visits to Banks 4. Group Discussion	8	200	100

APPENDIX – II
DETAILED SYLLABUS FOR
POST GRADUATE DIPLOMA IN BANKING LAWS (PGDBL)

PAPER - I

BANKING INSTITUTIONS AND BANKING SYSTEM

1. Introduction

- 1) Meaning, nature and evolution of banking
- 2) History of banking in India
- 3) Nationalisation of banks and social control
- 4) Structure and functions of different banking institutions: Central bank, Commercial banks, Co-operative banks, Merchant banks, Specialised banks, and Financial institutions
- 5) Role of banking institutions in the socio-economic development of the country

2. Banking Organisation

- 1) Private individuals
- 2) Partnership firms
- 3) Hindu joint family system
- 4) Banking companies
- 5) Directors and General Managers: qualifications, rights and liabilities

3. Banker And Customer

- 1) Meaning, nature and relationship between banker and customer
- 2) Special classes of customers: lunatics, minors, partnership firms, corporations, and local authorities
- 3) Rights and duties of banker and customer
- 4) Banker's lien
- 5) Protection of banker
- 6) Banking as service under the consumer protection law

4. System of Banking And Banking Instruments

- 1) Unit banking, Branch banking, Group banking and Chain banking
- 2) Accounts of customer: current account, deposit account, trust account and joint account

5. Bank Guarantee And Letters Of Credit

6. Lending By Banks

Principles of good lending

Securities for advances: pledge, mortgage, charge on goods or documents of title to goods, life insurance policies as security, debentures as security, guarantee as security

PAPER - II

BANKING LEGISLATIONS IN INDIA

1. Salient Features Of Banking Regulation Act, 1949

2. Reserve Bank Of India

RBI as a central bank of India

- a) Functions
- b) Regulation of monetary system and credit control
- c) Lending policies and procedure
- d) Performance of RBI

Reserve Bank of India Act, 1934

- (a) Evolution
- (b) Characteristics and functions
- (c) Legal status and organisational structure

3. Repayment Of Loans

Default and recovery

Recovery of Debts due to Banks and Financial Institutions Act, 1993

4. The Securitisation And Reconstruction of

Financial Assets And Enforcement Of Security

Interest Act, 2002

5. Banking Evidence Act

1) Role of banker as witness

Relevant provisions of Banker's Books Evidence Act, 1891

6. Foreign Exchange Control Regime In India

Concept of foreign exchange regulation
Administration of exchange control

PAPER III

NEGOTIABLE INSTRUMENTS AND RECENT TRENDS OF BANKING SYSTEM IN INDIA

1. Negotiable Instruments

- 1) Meaning, nature and kinds of negotiable instruments
- 2) Salient features of Negotiable Instruments Act, 1881, including liability of parties to negotiable instruments and discharge of parties from such liability

2. Cheque As A Negotiable Instrument

Cheque: concept, nature and legal characteristics

Dishonour of cheque: relevant provisions of the Negotiable Instruments Act, 1881 with respect to dishonour of cheque

3. Reforms In Indian Banking Law

Reports of various Committees

Liberalisation policy with respect to banking sector in India

4. Recent Trends Of Banking System In India

- 1) New technologies including information technology
- 2) Internet banking
- 3) ATM
- 4) Credit Cards, Debit Cards, Smart Cards
- 5) Role of multinational banking institutions in global economic policy

PAPER – IV

PROJECT WORK AND FIELD WORK

1) Project work / Dissertation -	75 marks	(External Examiner)
2) Viva-voce -	25 marks	(External Examiner)
3) Field work/ visits to banks –	50 marks	(Internal Examiner)
4) Group discussion –	50 marks	(External Examiner)
Total marks : 200 marks.		

BOOKS SUGGESTED FOR READING :

1. M.L. Tannan's – Banking law and Practices in India, India Law House, New Delhi.
2. S.N. Gupta, Banking Law in Theory and Practices, Universal, New Delhi.
3. L.C. Goyle, Law of Banking and Bankers, Eastern Law House, New Delhi.
4. Bhandari, M.C., Guide to company Law Procedures, Wadhwa and Co., New Delhi.
5. Tripathi, Digest of Dishonour of Cheques, Singh and Co. Allahabad.
6. Mukharjee, T.K., Banking Law and Practice, Universal, New Delhi.
7. S.N. Gupta, Ba0
8. nks and Consumer Protection Law, Universal, New Delhi.
9. G.S.N. Tripathi, Seth's Commentaries on Banking Regulation Act, 1949, Law Publishers, Allahabad.