



V.V.Sangha's
Smt. Allum Sumangamma Memorial College for Women, Ballari.
DEPARTMENT OF COMMERCE

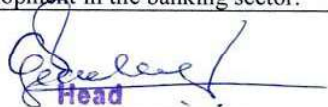
Academic Year: 2021-22

Semester: II

Course: **Law and Practice Of Banking**

Name of the Faculty: **Mamatha K**

Unit No.	Title of the Chapter & Description	Period/ Month	No. Of Hours Alloted	No. Of Hours Taken	Teaching Pedagogy/Methodology adopted
I	Module No. 1: Introduction to Banking Introduction- Meaning – Need – Importance – Primary, Secondary & Modern functions of banks - Origin of banking- Banker and Customer Relationship (General and special relationship) - Origin and growth of commercial banks in India – Types of Banks in India– Banks' Lending - changing role of commercial banks. RBI: History-Role & Functions.	June-2023	12	16	Black board chalk and talk .Discussions and seminars
II	Module No. 2: Paying and Collecting Banker <u>Paying banker:</u> Introduction - Meaning – Role – Functions - Duties - Precautions and Statutory Protection and rights - Dishonor of Cheques – Grounds of Dishonor – Consequences of wrongful dishonor of Cheques; <u>Collecting Banker:</u> Introduction - Meaning – Legal status of collecting banker - Holder for value -Holder in due course – Duties & Responsibilities - Precautions and Statutory Protection to Collecting Banker.	July-2023	12	14	Black board chalk and talk .Discussions
III	Module No. 3: Customers and Account Holders Introduction - Types of Customers and Account Holders - Procedure and Practice in opening and operating accounts of different customers: Minors - Joint Account Holders Partnership Firms - Joint Stock companies - Executors and Trustees - Clubs and Associations and Joint Hindu Undivided Family.	August-2023	10	14	Black board chalk and talk .Discussions
IV	Module No. 4: Negotiable Instruments Introduction – Meaning & Definition – Features – Kinds of Negotiable Instruments: Promissory Notes - Bills of Exchange - Cheques - Crossing of Cheques – Types of Crossing; Endorsements: Introduction - Meaning - Essentials & Kinds of Endorsement – Rules of endorsement.	Sept-2023	12	16	Black board chalk and talk .Discussions
V	Module No. 5: Recent Developments in Banking Introduction - New technology in Banking – E-services – Debit and Credit cards - Internet Banking-Electronic Fund Transfer- MICR – RTGS - NEFT –ECS- Small banks- Payment banks- Digital Wallet-Crypto currency- KYC norms – Basel Norms - Mobile banking-E- payments - E-money. Any other recent development in the banking sector.	Sept-2023	10	15	Black board chalk and talk .Discussions


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