

Revised syllabi (2019 Pattern) for T.Y.B. Com Degree course (CBCS)

Semester – VI

SPECIAL ELECTIVE COURSE (Special Course – III)

Banking & Finance-Special Paper III) Sem.VI

Banking Law and Practices in India – II Course code :366-B

Total Credits :04)Theory 03 +Practical 01=04(

Objectives:

1. To familiarize students about concept and types cybercrimes in banking.
2. To understand the aspects of paying and collecting banker.
3. To analyse the banker and customers relationship.
4. To enable the students to apply the legal and practical aspects of bank advances.

Unit No.	Topic and Contents	No. of Lectures	Teaching Method	Skills to be developed
1.	Cyber Crimes in Banking: 1.1 Meaning and Definition of Cyber Crimes 1.2 Types of Cyber Crimes 1.3 Types of Cyber Crimes in Banking- a) Virus attack b) Hacking c) Phishing d) Vising e) Spamming f) ATM skimming g) E-mail spoofing 1.4 Reasons of Cyber Crimes in Banking 1.5 Impact of Cyber Crimes on Banking 1.6 Measures to control Cyber Crimes in Banking:	14	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments Guest Lectures	Understanding the concept and types of cyber-crimes in banking

	A) Legal Measures: i) IPC-420 ii) IT Act (2000) SEC 66C,66D B) Non-legal Measures			
2.	Paying and Collecting Banker: 2.1 Meaning and Definition of Paying Banker 2.2 Precautions to be taken while doing payment of cheques 2.3 Duties and Rights of Paying Banks 2.4 Meaning and Definition of Collecting Bank 2.5 Precautions to be taken while collecting payment of cheques 2.6 Duties and Rights of collecting Banker	12	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments,	Understanding the the concept of paying and aspects of paying and collecting banker.
3.	Banker and Customer Relationship: 3.1 Definition of Banker and Customer - Relationship as Debtor and Creditor 3.2 Banker as Trustee Banker as Agent 3.3 Banker's Obligation of Secrecy of Accounts 3.4 Banker's Lien Right of Set Off 3.5 Garnishee Order 3.6 Termination of Relationship	12	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the relationship between banker and customers
4	Bank Advances: 4.1 Secured and Unsecured loans 4.2 Types of loan schemes in Banks 4.3 Securities for Loans 4.4 Mode of creating Charges: Lien, Pledge, Hypothecation and Mortgage 4.5 Causes of loan recovery problems 4.6 Recovery Measures: a) Legal measures b) Non-legal measures	10	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the legal aspects of bank advances
	Total	48		

References:

1. Practice and Law of Banking: G.S. Gill
2. Banking Law and Practices: P. N. Varshney
3. Banking Law, Theory and Practices: S. N. Gupta
4. Law and Practices of Banking: V. M. Mugali
5. IT Act, 2000
6. Cyber-attack in banking industry, Adharsh Manivannan.
7. Prevention of cyber-crime and fraud Management, Indian Institution of Banking and finance.
8. Fundamentals of Banking Theory and Practices: A.K.Basu