



# बिरसा मुंडा ट्रायबल युनिवर्सिटी

## Birsa Munda Tribal University

राजपिपला, जि. नर्मदा Rajpipla, Dist. Narmada

Established by Tribal Development Department, Govt. of Gujarat

### School of Commerce

### B.Com. Programme

Subject Code & Name: - BC02MECC04: Banking & Finance-II

#### Teaching and Evaluation Scheme:

Teaching Scheme				Examination Scheme			
Credits				Component Weightage			
				INTERNAL		EXTERNAL	
L	T	P	Total	TH	PWE	TH	PWE
4	0	0	4	50	0	50	0

Programme Name	B.Com
Semester	2
Course Code	BC02MECC04
Course Title	Banking & Finance-II
Course Content Type (Th./Pr.)	Th.
Course Credit	4
Sessions+ Lab. Per Week	4
Total Teaching/Lab. Hours	60 Hours
* 2 Laboratory = 1 Session	

#### Learning Objectives

1. To Learn the Negotiable Instrument Act 1881.
2. To Understand Main Element of The RBI Act.
3. To Summarize the Securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002.
4. To Study the concept of Credit Regulations In India.

#### Prerequisites (if any)

#### Learning Outcomes

On the Completion of this course, students will able to:

5. Understand The Negotiable Instrument Act 1881.
6. Recite Main Element of The RBI Act.
7. Summarize the Securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002.
8. Understand In Detail Credit Regulations In India.





# बिरसा मुंडा ट्रायबल युनिवर्सिटी Birsa Munda Tribal University

राजपिपला, जि. नर्मदा Rajpipla, Dist. Narmada

Established by Tribal Development Department, Govt. of Gujarat

## School of Commerce B.Com. Programme

Detailed Contents		
UNIT	TOPIC/SUB-TOPIC	TEACHING HOURS
I	<b>THE NEGOTIABLE INSTRUMENT ACT 1881</b> Definition of negotiable Instrument Promissory note, Bill of exchange, and Cheque, Holder, Holder in due course, Payment in due course, Negotiation, Endorsement, Dishonour of Negotiable Instruments, Noting and Protest, Penalties in case of dishonour of certain cheques, Negotiable Instruments Act, 2002: Instruments (Amendment) Act, 2018.	15
II	<b>THE RESERVE BANK OF INDIA &amp; CREDIT REGULATION</b> Evolution, Organization: Central Board, local boards and departments in the central office, RBI as currency authority: RBI as banker to the government, RBI's supervision over commercial banks, Licensing of banks. Regulations relating to capital, Reserves and liquid assets of operation and management, Training, Deposit insurance Penalties, RBI Act 2018, and Monetary Policy Committee. RBI and Regulation of Digital Financial Services in India, 2012 to 2016	15
III	<b>SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002</b> Regulation of securitization and reconstruction of financial assets and financial institutions, Enforcement of security interest, Central registry, Offences and penalties, relevant amendments between 2004 and 2008 and Amendments in SARFAESI Act 2016.	15
IV	<b>CREDIT REGULATION</b> Objectives – RBI's instruments of general credit control: Bank Rate, Reserve requirements and OMOs, RBI's direct credit regulation – Regulation of non- banking institutions – Credit planning in India. Promotional functions of the RBI: RBI and rural credit – RBI and industrial finance – RBI and export credit – RBI and exchange control.	15





# बिरसा मुंडा ट्रायबल युनिवर्सिटी Birsa Munda Tribal University

राजपिपला, जि. नर्मदा Rajpipla, Dist. Narmada

Established by Tribal Development Department, Govt. of Gujarat

## School of Commerce B.Com. Programme

### Reference Books

1. Basu A.K: Fundamentals of Banking- Theory and practice; A Mukerjee and co
2. Sayers R.S: Modern Banking; Oxford University Press.
3. Panandikar S.G. and Mithani DM: Banking in India; Orient Longman.
4. Sundharam and Varshini, "Banking Law, Theory and Practicies", Sultan Chand & Sons, 2003.
5. Santhanam, "Banking and Financial System", Margham Publications, Chennai, 2006.
6. Banking : Law and practice in India – Maheshwar Banking and Financial system – Vasant Desa.
7. Fundamentals of Banking – Dr.R. S. S. Swami
8. Bank Management By Vasant Desai –Himalaya Publication.
9. Bank and Institutional Management By Vasant Desai – Himalaya Publication
10. E. Gordon & K. Natrajan: "Banking Theory, Law & Practice", Himalaya Publishing House, Mumbai.
11. K. C. Shekar, Lekshmy Shekar, —"Banking theory and Practice", Vikas Publishing House.
12. Principles and Practices of Banking: Indian Institute of Banking & Finance- Macmillan Publication.
13. Srivastava S. P.; Banking Theory & Practice, Anmol Publication.

### Web Resources

### Required Software(s) (if any)

### Practical(s) (if any)

L:: Lecture, T:: Tutorial , P::Practical

PWE:: Practical Work Examination

(PWE includes Laboratory practical work, project work, viva simulation exercise work etc.)

