

BANKING THEORY LAW AND PRACTICE

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(Scientific International Publishing House)

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UNIT I:

Introduction to Banking

History of banking - Components of Indian banking - Indian banking system - Phases of development - Banking structure in India - Payment banks and Small Banks - Commercial banking - Definition - Classification of banks. Banking system - Universal banking - Commercial Banking - functions - Role of Banks in Economic Development. Central Banking - Definition - Need - Principles - Central Banking Vs. Commercial banking - Functions of Central bank.

UNIT II:

RBI

Establishment - Objective - Legal framework - Functions - SBI - Origin and History - Establishment - Indian subsidiaries - Foreign subsidiaries - Non-banking - Subsidiaries - Personal banking - International banking- Trade financing - Correspondent banking. Co-operative banks - Meaning and Definition - Features - Co-operative banks Vs Commercial banks - Structure. NBFC-Role of NBFC- RBI Regulations- Financial sector reforms-Sukhmoy committee 1985-Narasimham committee I and II- Prudential norms: capital adequacy norms-classification of assets and provisioning.

UNIT III:

E - Banking

Meaning-Services-e-banking and Financial services-Initiatives-Opportunities-Internet banking-Meaning-Internet banking Vs Traditional banking-Services-Drawbacks-Frauds in Internet banking. Mobile banking-Anywhere Banking-Any Time Banking- Electronic Mobile Wallets. ATM-Evolution -Concept-Features - Types. Electronic money-Meaning-Categories-Meritsof money-Electronic Funds Transfer (EFT)system - Meaning- Steps-Benefits-Monetary policies-final sector reforms- sakmoy chakrevarthy committee 1985- Narasiman Committee I & II- prudential norms capital adequacy norms- classification of assets & provisionary meaning- Structure of Interest rates (short and long term).

UNIT IV :

Bank Account

Opening - Types of accounts - FDR - Steps in opening Accounts - Savings Vs Current Account - 'Donatio Mortis Causa' - Passbook - Bank Customer Relationship - Special Types of customers - KYC norms. Bank Lending - Lending sources - Bank Lending Principles - Forms of lending - Loan evaluation process - Securities of lending - Factors influencing Bank lending - Negotiable Instruments - Meaning - Characteristics - Types. Crossing - Definition - Objectives - Crossing and negotiability - Consequences of crossing.

UNIT V

Endorsement

Meaning - Components - Kinds of Endorsements - Cheques payable to fictitious persons - Endorsement by legal representative - Negotiation back - effect of endorsement - Rules regarding endorsement. Paying banker - Banker's duty - Dishonoring of cheque - Discharge of paying banks - Payment of a crossed cheque - Material alteration - Statutory protection under Section 85 - Refusal of cheque payment. Collecting Banker - Statutory protection under section 131 - Collecting banker's duty - RBI instructions - Paying banker Vs Collecting Banker - Customer grievances - Grievances redressal - Banking Ombudsman.

AUTHORS PROFILE



Dr. S. Malathi is working as an Assistant Professor of Commerce, Govt. Arts, College, C. Mutlur, Chidambaram, Tamil Nadu. She is a keen observer and a woman of Varied interests. Her chief research lies in the area of Finance, Banking, and Cost Accounting. She has more than 45 publications to her credit, both at the national and international level. She took her B.Com from ADM College for Women, affiliated to Bharathidasan University and M.Com, M.B.A, M.Phil, and Ph.D from Annamalai University. She has received an Award "Out Standing Faculty Teaching Award" 2020.



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Dr. R. Sathya, is working as an Assistant Professor in Department of Commerce, Sri G.V.G. Visalakshi College (Autonomous) Udumalpet, Tiruppur District, which is affiliated to Bharathiar University, Coimbatore, Tamil Nadu. M.Com., & M.Phil Degree from Madurai Kamarajar University, Madurai, Doctoral degree from Bharathiar University, Coimbatore, Tamil Nadu. M.Sc.(Yoga & Naturopathy) Degree from Manonmaniam Sundranar University. M.A.(Childcare & Education) Degree from Alagappa University. I have more than 10 years of Teaching experience in UG level and 4 years in PG level. I presented research papers in National and International level seminars & Conference. Two M.Phil degrees are awarded under her guidance. I published more than 20 papers in National & International reputed journals. In Addition, I have nearly 20 years experience in the field of yoga teaching in Universal Peace Foundation, Thirumuthi Hills,) Udumalpet(T.K), Tiruppur District. I am Specialized in Pre-natal and Postnatal pregnancy yoga.



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