306B Banking and Finance-III

Unit No.	Topic and Contents
1.	Banking Regulation Act, 1949:
	 1.1 The Banking Regulation Act, 1949: A) objectives. B) definition of word Banking (Sec 5B) and Bank (Sec 5C) 1.2 Selective Provisions A) Capital (Sec 11)- Reserve Fund (Sec 16) -Liquid Assets (Sec 24)-Branch Licensing (Sec 22)-Management (sec 10)
	B) Profit and Loss Account and Balance Sheet- se.10 A, 10 B, 29 and 30.
	C) Powers of Reserve Bank of India- sec.35 and 36
	D) Voluntary Amalgamation Sec 44A - Compulsory Amalgamation Sec 45-Liquidation Sec.45
	E) Banking Regulation Act, 1949 applicable to Cooperative Banks- The Banking Regulation (Amendment) Bill, 2020-Features
2.	Negotiable Instruments Act, 1881:
	2.1 Introduction-Definition-Meaning- Features of
	Negotiable Instruments.
	2.2 Types of Negotiable Instruments- Promissory Note,
	Bill of Exchange and Cheque
	2.3 Parties in Negotiable Instruments
	2.4 Negotiation-presentment-Concepts of Dishonour of
	Negotiable Instruments
	2.5 Noting and Protesting

3. Insolvency and Bankruptcy Code, 2016 3.1 Objectives of IBC, 2016 3.2 Applicability 3.3 Important definitions: Board, Corporate Person, Corporate debtor, Creditor, default, Financial Information, Insolvency Professional, Corporate applicant, corporate Guarantor, Insolvency and Bankruptcy. 3.4 Corporate Insolvency Resolution Process 3.5 Moratorium 3.6 Liquidation Process (Sec 12) 3.7 Offence and Penalty 3.8 The Insolvency and Bankruptcy Board of India Banking Ombudsman Scheme, 2006 4.1 Objectives of BOS,2006 4.2 Importance Definition: Banking Ombudsman, Appellate Authority, Authorised Representative, Complaint, Secretariat 4.3 Appointment and tenure of Ombudsman 4.4 Power and duties of Ombudsman 4.5 Procedure for redressal of Grievance

5	Cyber Crimes	Cyber Crimes in Banking:
	in Banking:	1.1 Meaning and Definition of Cyber Crimes
		1.2 Types of Cyber Crimes
		1.3 Types of Cyber Crimes in Bankinga)
		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: A) Legal Measures: i) IPC-420 ii) IT Act

	(2000) 979 (69 69
	(2000) SEC 66C,66D
	B) Non-legal Measures
Paying and	Paying and Collecting Banker:
Collecting	2.1 Meaning and Definition of Paying Banker
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
Banker and	Banker and Customer Relationship:
Customer	3.1 Definition of Banker and Customer -
Relationship:	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
Bank	Bank Advances:
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) Nonlegal
	measures
	Collecting Banker: Banker and Customer Relationship: