**SRI RAMAKRISHNA MISSION VIDYALAYA COLLEGE OF ARTS & SCIENCE, (AUTONOMOUS), COIMBATORE - 641 020.**

**For candidates admitted from academic year 2013-14 onwards under New CBCS.**

**Programme: B.Com Subject Code : 4ALT4**

**Course Title : PART III – ALLIED - 4 – BANKING THEORY LAW &**

**PRACTICE**

**Year : II Semester : IV**

**\_\_\_\_6\_\_\_\_\_ Hours / Week \_\_\_5\_\_\_\_\_ Credits**

**UNIT-**I

Concept and Functions of Banking – Classification of Banks – Credit Creation by Commercial Banks.

**UNIT-II**

Central Bank - Function – Credit Control Measures- Quantitative and Selective Credit Control Measures – Role of RBI in regulating and controlling banks.

**UNIT-III**

Recent Trends in Indian Banking – Automated Teller Machine – Merchant Banking – Credit Card - E-banking; Privatization of Banks.

**UNIT-IV**

Cheque – Characteristics – Drafting of Cheque - Crossing of Cheque – Material Alteration – Endorsement – Marking of Cheque – Dishonour.

**UNIT-V**

Loans and Advances – Principles of Sound lending – Modes of Creating Charge-Lien, Pledge - Hypothecation and Mortgage – Advances against Collateral Securities.

**TEXT BOOKS**:

1. Banking Theory Law and practice – Gordan and Natarajan
2. Indian Banking - Natarajan. S & Parameswaran.R
3. Banking law and practice – K.P Kandhasami

**REFERNCE BOOKS**:

1. Banking law and Practice - S.N Maheswari
2. Banking theory law and practice – Sundaram and Varshney.