Anand Law College
(An Autonomous Institute, Under UGC Regulation-2023)
Managed by Shri Ramkrishna Seva Mandal
Near Grid, Anand, Gujarat
(Affiliated to S. P. University & Approved by BCI, New Delhi
NAAC Accredited, ‘B++’ Grade, CGPA 2.97 - 1st Cycle
Syllabus with effect from the Academic Year 2025-26

Name of Course: B.A. /B.B.A.LL.B (5 Years)	**Type of Course: 5 Years Integrated**
Year : 2nd Year	**Semester : 3rd Semester**
Subject Code : ALCUG3EBA01/ ALCUG3EBBA1	**Subject : Banking Law including Negotiable Instruments Act**
W.E.F. : 2026-27	**Teaching Hours: 72 Hours**

Teaching & Examination Scheme:

Credit	Lect	Lab	Tut	Internal Marks		External Marks	Passing Marks (Theory+CE)	Passing Marks	Total Marks
				T & P	CE	T & P	**Internal**	**External**	
4	4	-	1	20	20	60	16/40	24/60	40/100

Lect= Lecture, Tut= Tutorial, Lab= Lab, T- Theory, P= Practical, Theory and Practical Passing%: 40

Course Objectives:	1. To inform about how the banking system is run. (L-1 Remember & L-2 Understand) 2. To provide the in-depth knowledge of Banking system and procedures prevalent in India as well as recent trends of Banking System in India. (L-2 Understand) 3. To prepare law students to become future Banking professionals. (L-2 Understand & L-4 Analyze) 4. To master the legal framework governing commercial documents like cheques, promissory notes and bill of exchange as well as the Payment and Settlement Systems Act, 2007.(L-2 Understand)

Course Outcome (CO):

Upon completion of the course, student shall be able to

CO 1	Understand nature and development of Banking including Co-operative Banking.
CO 2	Know Law Relating to Banking Companies in India Banking Regulation, Act.1949 and recent trends of Banking System in India.
CO 3	Learn about Bankers' Books Evidence Act, 1891, Debt Recovery Tribunal Act, 1993 and The Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
CO 4	Know The Negotiable Instruments Act and the Payment and Settlement Systems Act, 2007.

DETAILED SYLLABUS:

Unit	Description	Credits / Hours
1	**Nature and Development of Banking including Co-operative Banking**	(4) 18 Hours
1.1	Constitutional Perspective Schedule VII List-I Entry : 36, 37,38,43,44,45,46 Schedule VII List-II Entry : 30 of Constitution of India	
	Practical Approach: • **MCQ Test** • **Group Discussion**	
2	**Law Relating to Banking Companies in India Banking Regulation, Act.1949**	(4) 18 Hours
2.1	Lending by Banks	
2.2	Securities for Bank Advances	
2.3	Pledge	
2.4	Bailment	
2.5	Guarantees as security	

2.6	Contract of Guarantee and Contract of Indemnity	
2.7	Kinds of Guarantees: Specific and continuing	
2.8	Surety's Rights and Liabilities	
2.9	Repayment	
-	**Reserve Bank of India Act,1934**	
2.10	Section 45 only – as amended in 1997 Chapter-III-A : Collection and Funding of Credit Information	
2.11	Chapter-III-B : Provisions relating to Non-Banking Institutions receiving deposits	
2.12	**Recent Trends of Banking System in India**	
(1)	A.T.M	
(2)	Plastic Currency, Credit Card, Debit Card etc.	
(3)	E-Banking	
	Practical Approach : • **Case Study** • **PPT Presentation**	
3	**Banker's Books Evidence Act,1891**	(4)
-	**Debt Recovery Tribunal Act,1893**	18 Hours
3.1	Recovery of Debts	
3.2	Procedure, Powers and Functions(Only Sections 2(d)Bank,2(g)Debt and Chapter III,IV & V)	
3.3	The Banking Ombudsman	
3.4	Settlement of Dispute/Complaints relating to Banking Services	
-	**The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI)**	
	Practical Approach : • **Group Discussion** • **Descriptive Test**	
4	**The Negotiable Instruments Act**	(4)
4.1	Meaning and Definition of Negotiable Instruments	18 Hours

4.2	Characteristics of Negotiable Instruments	
4.3	Kinds of Negotiable Instruments	
4.4	Presumptions as to Negotiable Instruments(Sections 118 & 119)	
4.5	Promissory Note, Bill of Exchange and Cheque: Its meaning, characteristics and points of difference between them	
4.6	Parties to a Negotiable Instruments	
4.7	Holder and Holder in due Course	
4.8	Dishonour of a Negotiable Instrument	
4.9	Notice of Dishonour	
-	**The Payment and Settlement Systems Act,2007**	
	Practical Approach • **Group Discussion** • **PPT Presentation**	

Suggested References:	
Sr. No.	**References**
1.	Banking Laws, Central Law Publication-Prof. R.N. Chaudhary
2.	Banking Law and Practice Universal, New Delhi, 1999 - T.K. Mukherjee
3.	Tannan’s Banking Law and Practice in India Law house, New Delhi, 2000 - M.L. Tannen
4.	Banking Law and Practice Sultan Chand & Sons - P.N. Varshney
5.	The Banking Law in Theory and Practice Universal , New Delhi , 1999 - S.N. Gupta

6.	Banks & The Consumer Protection Law Universal, New Delhi - S.N. Gupta
7.	Negotiable Instruments Act,1881 - Avtar Singh
8.	The Negotiable Instruments Act Bharath Law House, New Delhi, 1997 - Bhashyam and Adiga
9.	Kherganvala on The Negotiable Instruments Act Buterworth, New Delhi, 1998 – M.S. Parthsarathy
10.	Sethi’s Commentaries on Banking Regulation Act And allied Banking Laws

*****