



Anand Law College
 (An Autonomous Institute, Under UGC Regulation 2023)
 Managed by Shri Ramkrishna Seva Mandal
 SRKSM Campus, Near Electric Grid, Anand, Gujarat
 (Affiliated to S. P. University & Approved by BCI, New Delhi)
 NAAC Accredited, 'B++' Grade, CGPA 2.97 - 1st Cycle



Name of Course: LL.B. 3 Years (GIA)	Type of Course: CBCS
Year : 1 st Year	Semester : 2 nd Semester
Subject Code: ALCUG2ELLB1	Subject: Banking Law
W.E.F. : 2025-26	Teaching Hours: 60 Hours

Teaching & Examination Scheme:

Credit	Lec	Lab	Tut	Internal Marks			External Marks		Passing Marks	Passing Marks	Total Marks
				T	P	CE	T	P	Internal	External	Int+Ext
4	4	-	-	30	-	10	60	-	16/40	24/60	40/100

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

Course Objectives:	<ol style="list-style-type: none"> 1. The conceptual and legal parameters including the judicial interpretation of banking law. (L2 understanding) 2. New emerging dimensions in banking system including e-commerce and e-banking. (L1 Remembering & L2 Understanding) 3. Familiar with and able to navigate the various overlapping legal and regulatory regimes applying to banks and bank holding companies. (L3 Applying) 4. To enable students to understand the concept and features of Negotiable Instruments. (L2 Understanding)
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Course Outcome (CO):

Upon completion of the course, student shall be able to

CO 1	Understand the legal principles that govern the banking industry in India.
CO 2	Analyze the legal relationship between banks and their customers.
CO 3	Discuss about the various banking services offered to customers and the associated legal issues such as liability, fraud prevention, and service contracts.
CO 4	Apply the Negotiable Instruments to various legal provisions in real life scenarios.



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DETAILED SYLLABUS

UNIT	DESCRIPTION	Credits / Hours
1	Concept, definition, Nature, classification and historical Development of Banking system & Different kinds of banks and their functions	25% (4)
1.1	Nature and Development of Banking system including Co-operative Banking	
1.2	Constitutional Perspective 1.2.1 Schedule VII List-I Entry : 36, 37,38,43,44,45,46 1.2.2 Schedule VII List-II Entry: 30 of Constitution of India	
1.3	Banking Regulation, Act.1949	
1.4	Object, importance, powers and functions of Reserve Bank of India	
1.5	Case Study 1. R. C. Cooper v. Union of India 2. The Saraswat Co-operative Bank Ltd. v. P.G. Koranne 3. Reserve Bank of India v. New India Co-operative Bank 4. Adarsh Credit Co-operative Society Ltd. v. Union of India	
1.6	Practical Application 1. Role Play: RBI Regulation & Co-operative Bank Conflict 2. Drafting Activity: Banking License Application & RBI Directions 3. Guest Lecture	
2	Banker and Customer	25% (4)
2.1	2.1.1 Relationship between Banker and Customer 2.1.2 Definition of Banker and Customer 2.1.3 Rights and obligations of Banker 2.1.4 Protection of Paying Banker 2.1.5 Protection of Collecting Banker	
2.2	Bankers' Books Evidence Act, 1891	
2.3	Debt Recovery Tribunal Act, 1993	
2.4	Challenges faced by banking sectors in modern era	
2.5	Cybersecurity In Banking: object, Importance, Risk, and Solutions	
2.6	Case Study 1. Canara Bank v. G. S. Jagannath, 2. Indian Bank v. K. Mohan Kumar 3. Bank of India v. M.C. Chockalingam 4. Mardia Chemicals Ltd. v. Union of India	
2.7	Practical Application 1. Mock Trial: Banker-Customer Dispute 2. Document Examination & Evidence Workshop (Bankers' Books Evidence Act, 1891) 3. Group Presentation: Comparative Study of Debt Recovery Mechanisms	



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3	Recent trends of banking system in India- ATM, E-banking, plastic currency-credit card, debit card etc	25% (4)
3.1	The Banking Ombudsman Settlement of Dispute/Complaints relating to Banking Services	
3.2	3.2.1 The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 3.2.2 Object, importance, need, Significance and Features of the SARFAESI Act,2002 3.2.3 Elements, Aim, Applicability, Purpose of the SARFAESI Act 3.2.4 Procedure and Methods for recovery under the of the SARFAESI Act 3.2.5 Offences and penalties under the SARFAESI Act 3.2.6.Important case laws of the SARFAESI Act	
3.3	Case Study 1. K.S. Sangeetha v. State Bank of India 2. Swarna Bharat Trust v. Union of India 3. Union of India v. S.R. Choudhury,	
3.4	Practical Application 1. Create an Awareness Campaign on Banking Consumer Rights 2. Debate: "Is E-Banking Safer than Traditional Banking?"	
4	The Negotiable Instruments Act:	25% (4)
4.1	Meaning and Definition of Negotiable Instruments 4.1.1 Characteristics of Negotiable Instruments 4.1.2 Kinds of Negotiable Instruments 4.1.3 presumptions as to Negotiable Instrument (Sec.118 & 119)	
4.2	Promissory Note, Bills of Exchange & Cheque 4.2.1 Its meaning, characteristics and points of Difference between them.	
4.3	Parties to a Negotiable Instrument 4.3.1 Holder and Holder in due course	
4.4	Dishonor of a Negotiable Instrument 4.4.1 Notice of dishonor 4.4.2 Noting and Protesting 4.4.3 Penalties in case of dishonor of certain cheque (New Chapter XVII - Secs.138 & 142	
4.5	Case Study 1. Sirkibai v. Narandas, 2. K.K Verma v. Union of India 3. Ganesh Trading Company v. Dena Bank 4. Puran Singh v. State of Punjab	
4.6	Practical Application 1. Drafting Exercise: Complaint under Section 138 2. Mock Court: Trial on Cheque Dishonor Case	



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Suggested References:

Bare Acts:

- Negotiable Instrument Act, 1881
- Banking Regulation Act, 1949
- Reserve Bank of India Act, 1934
- The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002

Reference books:

- Banking Law and Practice, T.K. Mukherjee
- Tannan's Banking Law and Practice in India, M.L. Tannen
- Banking Law and Practice, P.N. Varshney
- Banks and The Consumer Protection Law, S.N. Gupta
- The Banking Law, B.R. Sharma & R. P. Nainta
- Kherganvala on The Negotiable Instruments Act M.S. Parthasarathy
- Negotiable Instruments Act, 1881 Avtar Singh
- The Banking Law, R.N. Chaudhary
- The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002, Taxman's
- The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002, LexisNexis's publication

Online References:

- <https://www.icsi.edu/media/webmodules/publications/9.1%20Banking%20Law%20-Professional.pdf>
- https://www.indiacode.nic.in/bitstream/123456789/15327/1/negotiable_instruments_act%2C_1881.pdf
