

References :

List of Books Recommended :-

- 1 Knowledge Management – By Elias and Hassan Gazai (Pearson Publication)
- 2 E-World Emerging Education Pvt. Ltd. – By Arpita Gopal and Chandranil Singh
- 3 Knowledge Management Toolkit – By Amrit Tiwan
- 4 Knowledge Management Field Work – By Bukowitz W. R. and Williams R. I.
- 5 Building the Knowledge Management Network – By Egaallo C.F.
- 6 Change Management for Competitive Success – By Pettigrew A., Whipp R.,(Infinity Books)

Group G (Advanced Banking & Finance) - Special Paper III

Subject : Banking Law and Practices

Course code: 215

Objectives:

1. To enable students to acquire sound Knowledge of banking laws and practices in India.
2. To make the students aware about the latest developments in the field of banking law.
3. To enable the students to understand modern banking practices.
4. To enable the students to establish a link between the legal provisions and the practical aspects of banking.

Unit No.	Topic	No. of Periods	Teaching Method
01	Introduction to Prevention of Money Laundering Act, 2002 :- 16 Provisions relating to: Preliminary (Section 1 and 2), Offence of money laundering (Section 3 and 4) ,Attachment, adjudication and confiscation (Section 5 and 11), Obligation of banking companies, financial institutions and intermediaries (Section 12 and 15) Summons, searches and seizures (Section 16 and 24) The RBI guidelines regarding prevention of money laundering, The Prevention of Money Laundering (Amendment) Act, 2012	12	Lecture, PPT, Group Discussion, Library Work, Assignment, Use of internet
02	The Foreign Exchange Management Act, 1999 Provisions relating to: Preliminary (Sec 1-2), Regulation and management of foreign exchange (Sec 3 to 9) Authorized person (Section 10 to 12) Contravention and penalties (Section 13 to 15)Adjudication and appeal (Sections 16 to 21 and sections 34-35) Directorate of enforcement (section 36 to 38).	10	Lecture, PPT, Group Discussion, Library Work, Assignment, Use of internet

03	<p>Asset - Liability Management :-12</p> <p>Definition of assets and liabilities, Asset liability mismatches on the grounds of locations, maturity, return and currency Risks while managing the assets and liabilities: Liquidity risk, Interest rate risk, Pre-mature withdrawal and pre-payment risk, Price Risk, Foreign exchange and sector based risk, Strategies to manage these risks, RBI guidelines for asset and liability management. Management of loan portfolio with special reference to Non Performing Assets (NPAs): Definition of NPA, Income Recognition and Asset Classification Norms (IRAC Norms), Reasons for rising NPAs, Strategic approach in reduction of Non Performing Assets, Management of investment Portfolio- Regulatory aspects, Overview of Basel I , II , and III</p>	12	Lecture, PPT, Group Discussion, Library Work, Assignment, Use of internet
04	<p>Hi-tech banking and Mergers and Acquisition in banking sector and Banking Ombudsman Scheme 2006:-12</p> <p>A. Hi-tech banking and Mergers and Acquisition in banking sector:</p> <p>Role and uses of Technology upgradation- Impact of Technology on Banks- Protecting the confidentiality and secrecy of data, Meaning of Merger and Acquisition: Recent cases of mergers and acquisition in Indian Banking sector, Consolidation of Banks, Impact of mergers amongst Public Sector Banks</p> <p>B. Banking Ombudsman Scheme 2006:-</p> <p>I. Role of Banking Ombudsman: Grounds of Complaint, Procedure for Filing Complaint; Power to Call for Information, Settlement of Complaint by Agreement, Award</p> <p>II. The Banking Codes and Standards Board of India : Customer Service , Grievances Redressal Mechanism</p>	14	Lecture, PPT, Group Discussion, Library Work, Assignment, Use of internet
		Total- 48	

References,

1. Justin Paul and Padmalatha Suresh; Management of Banking and Financial Services
2. Gordon and Natarajan; Banking Theory, Law and Practice- by Himalaya Publishing House
3. Joshi Vasant C. and Joshi Vinay V.; Managing Indian Banks- The Challenges Ahead- Sage Publication Ltd.
4. Singh, Agarwal (2011); Internet Banking Technology, Raj Publishing House, Jaipur.
5. Banking Law and Practices- Mr. Prakash Misal, Success Publications.
5. All relevant and recent Bare Acts, Indian Institute of Bankers: Laws and Practices relating to banking
6. Indian Institute of Banking and Finance; Principles and Practices of Banking, Macmillan Publisher India Ltd.
7. Legal and Regulatory Aspects of Banking– Published by Indian Institute of Banking & Finance.
8. All relevant and recent Bare Acts, Indian Institute of Bankers: Laws and Practices relating to banking
9. All journals published by Indian Institute of Banking and Finance
10. Indian Banking Associations Bulletin
11. RBI Bulletin
12. Customer Service & Banking Codes and Standards: IIBF Publication
13. www.rbi.org.in