



|                |   |           |
|----------------|---|-----------|
|                | <ul style="list-style-type: none"> <li>▪ Formation.</li> <li>▪ Legality.</li> <li>▪ Recognition.</li> </ul> <p>(Chapter 4.Sec.11-13 of I T Act,2000 relating to attribution, acknowledgement, dispatch of E-Records)</p> <ul style="list-style-type: none"> <li>• Digital Signatures –Meaning &amp; functions, Digital Signature certificates [Sections 35-39]</li> <li>• Legal issues involved in E-Contracts.</li> </ul>  |           |
| <b>Term II</b> |   |           |
| <b>5</b>       | <b>The Consumer Protection Act, 1986</b> <ul style="list-style-type: none"> <li>• Salient features of the C.P. Act.</li> <li>• Definitions-Consumer, Complainant, Services, Defect &amp; Deficiency, Complainant, unfair trade practice, restrictive trade practice.</li> <li>• Consumer Protection Councils.</li> <li>• Procedure to file complaint &amp; Procedure to deal with complaint &amp; Reliefs available to consumer.(Sec.12 to14)</li> <li>• Consumer Disputes Redressal Agencies. (Composition, Jurisdiction, Powers and Functions.)</li> </ul>  | <b>12</b> |
| <b>6</b>       | <b>Intellectual Property Rights : (IPRs)</b> <ul style="list-style-type: none"> <li>• WIPO: Brief summary of objectives, organs, programmes&amp; activities of WIPO.TRIPS: As an agreement to protect IPR-Objectives &amp; categories of IPR covered by TRIPS.</li> <li>• Definition and conceptual understanding of following IPRs under the relevant Indian current statutes.</li> <li>• Patent: Definition &amp; concept, Rights &amp; obligation of Patentee, its term.</li> <li>• Copyright: Characteristics &amp; subject matter of copyright, Author &amp; his Rights, term.</li> <li>• Trademark: Characteristics, functions, illustrations, various marks, term, internet domain name- Rights of trademark holder.</li> <li>• Design: Importance, characteristics, Rights of design holder.</li> <li>• Geographical Indications, Confidential Information &amp; Trade Secrets, Traditional knowledge—Meaning &amp; scope of these IPRs.</li> </ul> | <b>16</b> |
| <b>7</b>       | <b>Negotiable Instruments Act, 1881:</b> <ul style="list-style-type: none"> <li>• Concept of Negotiable Instruments: Characteristics, Meaning Important relevant definitions under the Act</li> <li>• Definitions, Essentials of promissory note, bill of exchange and cheque. Distinction between these instruments. Crossing of cheques – It's meaning and types.</li> <li>• Holder and holder in due course, Privileges of holder in due course.</li> <li>• Negotiation, endorsement, kinds of endorsement.</li> <li>• Liabilities of parties to negotiable Instruments.</li> <li>• Dishonour of N. I., kinds, law relating to notice of dishonour. Dishonour of cheques.</li> </ul>   | <b>14</b> |
| <b>8</b>       | <b>Arbitration &amp; Conciliation:</b> <ul style="list-style-type: none"> <li>• Concept of Arbitration &amp; Conciliation.</li> <li>• Definition &amp; Essentials of Arbitration Agreement.</li> </ul>  | <b>06</b> |

|  |   |           |
|--|---|-----------|
|  | <ul style="list-style-type: none"> <li>• Power and Duties of Arbitration. Conciliation proceeding. (Provisions of Arbitration &amp; Conciliation Act, 1996 in nutshell to be covered.)</li> </ul> |           |
|  | <b>Total</b>  | <b>48</b> |

**Recommended Books:**

- 1) Business and Corporate Law :- Dr. Kaur Harpreet, Lexis Nexis (2013)
- 2) Laws for Business, Sulphery M.M.&Basheer, PHI Learning Pvt. Ltd., Delhi. (2013)
- 3) Business Laws :- Kuchhal M.C.&KuchhalVivek, Vikas Publishing House (2013)
- 4) Business and Commercial Laws:-Sen And Mitra
- 5) An Introduction to Mercantile Laws :-N.D.Kapoor
- 6) Business Laws :- N.M.Wechlekar
- 7) Company Law :-Avtar Singh
- 8) Business Law for Management :-Bulchandani K.R
- 9) Negotiable Instruments Act :-Khergamwala
- 10) Intellectual Property Law:-P.Narayan.
- 11) Cyber Laws :- Krishna Kumar
- 12) Consumer Protection Act In India :-Niraj Kumar
- 13) Consumer Grievance Redressal under CPA :-Deepa Sharma.
- 14) Business Law – Dilip Shinde, Kiran Nerkar, Shantnu Jog, Anant Deshmukh  
(Sai Jyoti Publication)



**T.Y. B.Com.**  
**Compulsory Paper**  
**Subject Name :- Advanced Accounting.**  
**Course Code :- 302**

**Objectives:-**

- ❖ To impart the knowledge of various accounting concepts
- ❖ To instill the knowledge about accounting procedures, methods and techniques.
- ❖ To acquaint them with practical approach to accounts writing by using software package.

**TERM - I**

| Unit No.         | Topic and Contents  | No. of Lectures |
|------------------|---|-----------------|
| 1.               | <b>Accounting Standards &amp; Financial Reporting (Introduction to IFRS-Fair Value Accounting):-</b><br>Brief Review of Indian Accounting Standard :- AS- 3, AS-7, AS-12, AS-15 AS-17 to AS-25 simple practical examples of application nature.   | 12              |
| 2.               | <b>Final Accounts of Banking Companies :-</b><br>* Introduction of Banking Company - Legal Provisions - Non Performing Assets (NPA) - Reserve Fund - Acceptance, Endorsements & Other Obligations - Bills for Collection - Rebate on Bills Discounted - Provision for Bad and Doubtful Debts - Preparation of Final Accounts in vertical form as per Banking Regulation Act 1949.<br>* Introduction to Core Banking System.   | 12              |
| 3.               | <b>Insurance Claim Accounts :-</b><br><b>A. Claim for Loss of Stock</b> - Introduction - Procedure for Calculation - Average Clause - Treatment of abnormal items of goods - Under & Overvaluation of Stock.<br><b>B. Claim for Loss of Profit</b> - Introduction - Indemnity under policy - Some important terms - Procedure for ascertaining claims.<br><b>C. Claim for Loss of Fixed Assets</b> - Introduction - Some important terms - Procedure for ascertaining claims. | 12              |
| 4.               | <b>Final Accounts of Co-operative Societies :-</b><br>a. Credit Co-operative Societies :-<br>b. Consumer Co-operative Societies :-<br>Meaning - Allocation of Profit as per Maharashtra State Co-operative Societies Act. Preparation of Final Accounts of Credit Co-operative Societies and Consumer Co-operative Societies.   | 12              |
| <b>TOTAL</b>     |   | <b>48</b>       |
| <b>TERM - II</b> |   |                 |
| 5.               | <b>Computerized accounting practices:-</b><br>A. VAT & VAT Report<br>B. Service Tax<br>C. Central Value Added Tax<br>D. Income Tax - Tax Deducted at Source (TDS)<br>Including entries with the help of Accounting Software.<br>(Demonstration and Hands Experience.)   | 12              |
| 6.               | <b>Branch Accounts :-</b><br>Stock and Debtors System :- Introduction - Types of Branches - Goods supplied at Cost & Invoice Price.   | 12              |

|              |  |           |
|--------------|--|-----------|
| <b>7.</b>    | <b>Single Entry System :-</b><br>Conversion of Single Entry into Double Entry :- Introduction - Preparation of Cash Book - Total Debtor Account - Total Creditor Account - Final Accounts.   | <b>12</b> |
| <b>8.</b>    | <b>Analysis of Financial Statements :-</b><br>Ratio Analysis :- Meaning - Objectives - Nature of Ratio analysis - Problems on Ratio Analysis restricted to the following Ratio only -<br>*Gross Profit Ratio *Net Profit Ratio * Operating Ratio * Stock Turnover Ratio * Debtor Turnover Ratio * Current Ratio * Liquid Ratio * Debt to Equity Ratio. | <b>12</b> |
| <b>TOTAL</b> |  | <b>48</b> |

#### Allocation of Marks :-

|             |      |
|-------------|------|
| Theory :-   | 30%  |
| Problems :- | 70%  |
| Total :-    | 100% |

#### Recommended Books:-

1. Advanced Accounts: By M.C. Shukla & S.P. Grewal (S.Chand & Co. Ltd. New Delhi)
2. Advanced Accountancy: By S.P. Jain & K.N. Narang ( Kalyani Publishers, New Delhi)
3. Advanced Accountancy: By R.L.Gupta & M. Radhaswamy (Sultan Chand & Sons, New Delhi)
4. Advanced Accounting: By Dr. K.N. Jagtap, Dr. S. Zagade.
5. Student Guide to Accounting Standards : D.S. Rawat (Taxmann, New Delhi)
6. Accounting Standards : Sanjeev Singhal.
7. Principal of Management Accounting : Dr. S.N. Maheshwari.
8. Advanced Management Accounting : Ravi Kishor.

#### Journals:-

1. The Chartered Accountant: Journal of the Institute of Chartered Accountants of India.
2. The Accounting World : ICFAI Hyderabad

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**T.Y. B.Com.**  
**Compulsory Paper**  
**Subject Name :- Indian & Global Economic Development**  
**Course Code :- 303 (A)**

**Objectives:**

- 1) To expose students to a new approach to the study of the Indian Economy.
- 2) To help the students in analyzing the present status of the Indian Economy.
- 3) To enable students to understand the process of integration of the Indian Economy with other economics of the world.
- 4) To acquaint students with the emerging issues in policies of India's foreign trade.

| Unit No.  | Topic  |   | Lectures |
|-----------|--|---|----------|
| 1         | Introduction   |   | 12       |
|           | 1.1  | Basic Characteristics of the Indian Economy as an emerging economy.             |          |
|           | 1.2  | Comparison of the Indian Economy with developed economies with respect to       |          |
|           | 1.2.1  | National Income   |          |
|           | 1.2.2  | Per-Capita Income   |          |
|           | 1.2.3  | Agriculture   |          |
|           | 1.2.4  | Industry  |          |
|           | 1.2.5  | Service Sector  |          |
| 2         | Agricultural Development in India Since Independence |   | 12       |
|           | 2.1  | Place of Agriculture in Indian Economy  |          |
|           | 2.2  | Constraints in Agricultural Development   |          |
|           | 2.3  | Rural Indebtedness – Causes and measures  |          |
|           | 2.4  | Agricultural Marketing – Problems and measures                                  |          |
|           | 2.5  | Price Policy – Minimum Support Price (M.S.P.)                                   |          |
| 3         | Industrial Development in India Since 1991           |   | 12       |
|           | 3.1  | Role of Industrialization in Economic development                               |          |
|           | 3.2  | Role of Small, Medium and Large Scale Enterprises (SMEs) – Problems & Prospects |          |
|           | 3.3  | New Industrial Policy 1991  |          |
|           | 3.4  | Evaluation of Industrial Policy 1991  |          |
|           |  |   |          |
| 4         | Infrastructure in India Since 1991                   |   | 12       |
|           | 4.1  | Role of Basic Infrastructure in economic development of India.                  |          |
|           | 4.2  | Private v/s Public investment in Infrastructure development                     |          |
|           | 4.3  | Role of Private Sector in infrastructural development                           |          |
|           | 4.4  | Role of Public Sector in infrastructural development                            |          |
| TERM - II |  |   |          |
| 5         | Human Resource Development                           |   | 12       |
|           | 5.1  | Role of Human Resource in Economic Development                                  |          |
|           | 5.2  | Concept of Human Development Index (HDI)  |          |



| Unit No. | Topic  |  | Lectures  |
|----------|--|--|-----------|
|          | 5.3  | Concept of Human Poverty Index   |           |
|          | 5.4  | Concept of Gender – related development index                              |           |
|          | 5.5  | Gender Employment measures   |           |
| <b>6</b> | <b>Global Economic Development and Foreign Capital</b>   |  | <b>12</b> |
|          | 6.1  | Meaning and Challenges of Liberalization, Privatization & Globalization.   |           |
|          | 6.2  | Meaning and Role of Foreign Capital  |           |
|          | 6.3  | Need for Foreign Capital   |           |
|          | 6.4  | Forms of foreign capital   |           |
|          | 6.5  | Advantages & Disadvantages of Foreign Capital                              |           |
| <b>7</b> | <b>Foreign Trade and Balance of Payment</b>  |  | <b>12</b> |
|          | 7.1  | Importance of Foreign Trade in Economic Development.                       |           |
|          | 7.2  | Concept of Balance of Trade and Balance of Payment                         |           |
|          | 7.3  | India's Balance of Payment Position since 1991                             |           |
|          | 7.4  | Convertibility of Indian Rupee – Current & Capital Account                 |           |
|          | 7.5  | Current Export – Import Policy (EXIM Policy)                               |           |
| <b>8</b> | <b>Regional &amp; International Economic co-operation Importance, Objectives, Structure and functions of -</b> |  | <b>12</b> |
|          | 8.1  | South Asian Association for Regional co-operation (SAARC)                  |           |
|          | 8.2  | International Monetary Fund (IMF)  |           |
|          | 8.3  | World Bank or International Bank for Reconstruction and Development (IBRD) |           |
|          | 8.4  | World Trade Organization (WTO)   |           |
|          | 8.5  | BRICS – Introduction & Functions   |           |

#### **Recommended Books :**

- 1) Indian Economy – S.K.Misra and V.K.Puri, Himalaya Publishing House, Delhi.
  - 2) International Business Environment – Black and Sundaram, Prentice Hall India.
  - 3) The Global Business Environment – Tayebmonis H. Sage Publication, New Delhi.
  - 4) International Business – Competing in the Global Market place – Charles Hill, Arun kumar Jain, Tata McGraw Hill.
  - 5) International Economics – M.L.Jhingan Vrinda Publications, Delhi.
  - 6) Indian Economy – Ruddar Datta and K.P.M. Sundaram S. Chand and Co. New Delhi.
  - 7) Indian Economy – Problems of Development and Planning A.N.Agarwal, New Age International Publishers.
- Economic Survey – Government of India  
 UNDP, Human Development Report.  
 World Bank, World Development Report  
 Magazines / Journals  
 Reports, Web sites

**T.Y. B.Com.**  
**Compulsory Paper**  
**Subject Name :- Auditing & Taxation**  
**Course Code :- 304**

**Objectives :-** The Study of Various Components of this course will enable the students:

1. To acquaint themselves about the concept and principles of Auditing, Audit process, Assurance Standards, Tax Audit, and Audit of computerized Systems.
2. To get knowledge about preparation of Audit report.
3. To understand the basic concepts and to acquire knowledge about Computation of Income, Submission of Income Tax Return, Advance Tax, and Tax deducted at Source, Tax Collection Authorities under the Income Tax Act, 1961.

**Term I Section**  
**Section- I Auditing**

| Unit No. | Topic  | Lectures  |
|----------|--|-----------|
| 1.       | <b>Introduction to Principles of Auditing and Audit Process.</b><br>Definition, Nature-objects-Advantages of Auditing-Types of errors and frauds Various Classes of Audit. Audit programme, Audit Note Book, Working Papers, Internal Control-Internal Check-Internal Audit  | 12        |
| 2.       | <b>Checking, Vouching and Audit Report</b><br>Test checking-Vouching of Cash Book-Verification and Valuation of Assets and Liabilities. Qualified and Clean Audit Report-Audit Certificate-Difference between Audit Report and Audit Certificate. Auditing and Assurance Standards. (AAS- 1,2,3,4,5,28,29)   | 12        |
| 3.       | <b>Company Auditor</b><br>Qualification, Disqualifications, Appointment, Removal, Rights, Duties and liabilities.  | 08        |
| 4.       | <b>Tax Audit</b><br>Definition of Accountant-Scope of Auditor's Role under Income Tax Act Compulsory Tax Audit- Certification for Claiming exemptions- Selective Tax Audit Tax Consultancy and Representation- Proforma of Computerized Systems.   | 08        |
| 5.       | <b>Audit of Computerized Systems</b><br>Auditing in an EDP environment-planning an audit in a computer Environment - problems encountered in an EDP environment- General EDP Control - EDP Application Control- System Development- Data transfer- Audit practice in relation to computerized systems-Computer Assisted Audit Techniques (Factors and Preparation of CAAT) | 08        |
|          | <b>Total</b>   | <b>48</b> |

**Term II**  
**Section - II Income Tax**

| Unit No. | Topic   | Lectures |
|----------|---|----------|
| 1.       | <b>Important Concepts and Definitions under Income Tax Act-1961.</b><br>Income, Person, Assessee, Assessment year, Previous year, Agricultural Income, Exempted Income, Residential Status of an Assessee, PAN, TAN | 08       |





|    |   |  |   |
|----|---|--|---|
|    | House Property                                  | regarding Income from house property, Determination of gross annual value of self occupied property, | Property owner/<br>Guest lecture          |
| 7. | Profits & Gains of Business & Profession        | Meaning of business & profession, procedure for computing taxable profit of business and profession  | Visit to Business Firm                    |
| 8. | Deduction Under Sec.80 C to 80 U                | Deduction Under Sec.80 C to 80 U   | Visit to Tax Consultant/<br>Guest lecture |
| 9. | Income Tax Returns –Form 16, ITR – I,II, III,IV | Filling and collecting the Form No. 16, Filling and collecting ITRs                                  | Visit to Tax Consultant/<br>Guest lecture |

| Recommended Books   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. Practical Auditing -: Spicer and Peglar</li> <li>2. Auditing Principles -: Jagadish Prasad</li> <li>3. A Handbook of Practical Auditing -: B.N. Tondon</li> <li>4. Auditing assurance standards- -: The Institute of Chartered Accountants of India</li> <li>5. Indian Income Tax -: Dr.Vinod Singhania</li> <li>6. Income Tax- -: Ahuja and Gupta</li> <li>7. Income Tax Act -: R.N.Lakhotia</li> <li>8. Indian Income Tax Act -: H.C.Malhotra</li> <li>9. Income Tax -: Manoharem</li> <li>10. Student guide to Income Tax -: Dr.Vinod Singhania</li> </ol> |  |

**T.Y. B.Com.**  
**Banking & Finance Special Paper II**  
**Subject Name :- Financial Markets and Institutions in India.**  
**Course Code :- 305 - b.**

**Objectives :**

1. To acquaint the students with Financial Markets and its various segments.
2. To give the students and understanding of the operations and developments in financial markets in India.
3. To enable them to gain an insight into the functioning and role of financial institutions in the Indian Economy.

**Term - I**

| Unit No. | Topic   | Lectures |
|----------|---|----------|
| 1        | Indian Financial System :<br>A) Financial Institutions - Regulatory, Intermediary and Non-Intermediaries.<br>B) Financial Markets - Money and Capital Markets.<br>C) Financial Instruments<br>D) Indicators of Financial Development<br>E) Role of Financial System in Economic Development   | 12       |
| 2        | Indian Money Market<br>2.1 Meaning and Scope of Indian Money Market<br>2.2 Structure and Characteristics of Money Market<br>2.3 Functions of Indian Money Market<br>2.4 Institutions in the Money Market<br>2.5 Deficiencies of Indian Money Market.<br>2.6 Reforms in Indian Money Market after 1991   | 12       |
| 3        | Indian Capital Market<br>3.1 Meaning and Scope of Indian Capital Market.<br>3.2 Characteristics of Capital Market.<br>3.3 Participants of Capital Market<br>BSE - Bombay Stock Exchange<br>NSE -National Stock Exchange<br>OTCEI - Over the Counter Exchange of India.<br>3.4 Primary and Secondary Markets : its working<br>3.5 Reforms in Indian Capital Market after 1991. | 12       |
| 4        | Foreign Exchange Market<br>1. Meaning, Segments, Participants.<br>2. Spot, Forward Market<br>3. Basics of Exchange Rate Determination<br>4. Rate Quotations<br>5. Methods of Foreign Exchange<br>6. Exchange Risk Management  | 12       |
|          |   | 48       |

**TERM - II**

|   |  |  |
|---|--|--|
| 5 | NBFIs<br>(Non-Banking Financial Institutions<br>5.1 Meaning and Types of NBFIs |  |
|---|--|--|



|  |   |    |
|--|---|----|
|  | 5.2 Distinction between Bank And NBFIs<br>5.3 Functions of Following :<br>1. Lease Financing<br>2. Mutual Funds<br>3. Factoring<br>4. Housing Finance<br>5. Venture Capital<br>6. Merchant Bank   | 12 |
| 6  | Development Financial Institutions (DFIs)<br>Working and Progress of :<br>1. IFCI - Industrial Finance Corporation of India<br>2. SIDBI - Small Industries Development Bank of India<br>3. SFCs - State Finance Corporations.<br>4. NSSIDC - National Small Scale Industrial Development Corporation<br>5. Mudra Bank<br>6. Bharatiya Mahila Bank | 12 |
| 7  | Investment Institutions in India<br>Organization, Working & Functions of<br>7.1 UTI - Unit Trust of India.<br>7.2 Life Insurance Companies - Public & Private.<br>7.3 Non Life Insurance Companies - Public & Private.<br>7.4 Post office Savings Schemes<br>7.5 Provident Funds<br>7.6 Pension Funds   | 12 |
| 8  | Regulatory Institutions In Market : Organization Functions & Working of<br>8.1 SEBI - Security Exchange Board of India<br>8.2 IRDA - Insurance Regulatory & Development Authority.<br>7.3 PFRDA - Provident Fund Regulatory Development Authority.  | 12 |
|  |   | 48 |
| <b>Recommended Books</b>   |   |    |
| 1. Financial Institution and Market : L. M. Bhole<br>2. Financial market and institutions of India : Dr. MukundMahajan, NiraliPrakashan<br>3. Indian Banking System : Dr. B. R. Sangale, Success Publication, Pune.<br>4. Business Finance and Financial Services : Dr. MukundKohok<br>5. Indian Financial System : Dr. M. Y. Khan<br>6. Investment and Securities Markets in India : V. A. Avadhani<br>7. Economic Reforms and Capital Markets in India : Anand Mittal<br>8. BharatiyaVittaBajar : Dr. Shinde S. G., Success Publication, Pune.<br>Financial Market and Institutions in India :Dr. Sunil Shete, Succes Publication. |   |    |

**T.Y. B.Com.**  
**Banking & Finance Special Paper III**  
**Subject Name :- Banking Law and Practices in India.**  
**Course Code :- 306 - b.**

**Objectives:**

1. To acquaint the students with Banking Law and Practice in relation to the Banking system in India
2. To understand the legal aspects of Banking transactions and its implications as Banker and Customer.
3. To make the Students aware of the Banking Law and Practice in India

**Term I**

| Unit No.     | Topic  | Lectures  |
|--------------|--|-----------|
| 1.           | LAWS RELATING TO BANKING IN INDIA<br>Provisions of The Banking Regulation Act, 1949, with reference to the following: Definition - Capital - Reserve Fund - Cash Reserve for Non Schedule Banks<br>Liquid Assets - Licensing - Branch Licensing - Management<br>Profit and Loss Account and Balance Sheet - Sec. 10, 29 & 30<br>Powers of the Reserve Bank of India - Sec. 35 & 36<br>Voluntary Amalgamation - Sec. 44A<br>Compulsory Amalgamation - Sec. 45<br>Liquidation - Sec. 45<br>Banking Regulation Act as applicable to Co-operative Banks. | 14        |
| 2.           | NEGOTIABLE INSTRUMENTS ACT, 1881<br>Definition, Characteristics and Presumptions of Negotiable Instruments.<br>Promissory Note, Bills of Exchange and Cheque - Definition and Features<br>Parties to Negotiable Instruments<br>Negotiation<br>Presentment<br>Notice of Dishonor<br>Noting and Protesting   | 14        |
| 3.           | PAYING BANKER Precautions in Payment of Customers' Cheques<br>Paying Banker's Duties and Rights<br>Statutory Protection to Paying Banker<br>Payment of forged Cheque<br>Return of cheques  | 10        |
| 4.           | COLLECTING BANKER<br>Precautions in collecting Customer's Cheques<br>Collecting Banker's - Duties and Rights<br>Statutory Protection to Collecting Banker<br>Dishonor of Cheques by Non-Acceptance and Non-Payment   | 10        |
| <b>Total</b> |  | <b>48</b> |

**Term II**

| Unit No. | Topic                                    | Lectures |
|----------|--|----------|
| 5        | RELATIONSHIP BETWEEN BANKER AND CUSTOMER | 14       |

|              |   |           |
|--------------|---|-----------|
|              | Definition of Banker and Customer<br>Relationship as Debtor and Creditor<br>Banker as Trustee<br>Banker as Agent<br>Banker's Obligation of Secrecy of Accounts<br>Banker's Lien<br>Right of Set Off<br>Disclosure permitted by the Banker's Practices and Usage<br>Bankers Obligation to honour Cheques<br>Garnishee Order<br>Termination of Relationship   |           |
| 6            | <b>SECURITIES FOR ADVANCES:</b><br>Principles of Secured Advances<br>Precautions to be taken by the banker while advancing against:<br>a. Documents of title to Goods<br>b. Real Estate<br>c. Fixed Deposit Receipt<br>d. Bullion<br>e. Supply Bills<br>f. Life Insurance Policy<br>g. Shares<br>h. Agricultural Produce  | 10        |
| 7.           | <b>MODES OF CREATING CHARGE:</b><br>Lien , Pledge , Hypothecation<br>Mortgages and types of Mortgages,<br>Precautions to be taken by Bankers while creating and recording charge  | 10        |
| 8.           | <b>PROJECT APPRAISAL &amp; RECOVERY MEASURES</b><br><b>A) Steps in Project Appraisal - Economic, Technical, Managerial, Operational and Financial Aspects.</b><br><b>B) Recovery Measures:</b><br>i) Legal Measures: Debt Recovery Tribunal – LokAdalat – Corporate Debt<br>ii) Non Legal Measures: Follow up action – One time settlement – Recovery Camps – Recovering through Self Help Groups.<br>Recovery System – Recovery under Securitisation and Reconstruction of financial Assets and enforcement of Security Interest Act, 2003 | 14        |
| <b>Total</b> |   | <b>48</b> |

#### Recommended Books

1. Practice of Law and Banking -: G.S. Gill
2. Banking Law and Practice -: P.N. Varshney
3. Banking Theory and Law Practice -: E. Gordon, K. Natarajan
4. Banking Law and Practice in India -: M.L. Tannan
5. Banking Law and Practice in India -: Maheshwari
6. Law and Practice of Banking -: Prof. Mugli
7. Banking Theory and Practice -: K.C. Shekar
8. Law and Practice of Banking -: B.M. Lall and Nigam
9. Banking Law & Practices Shri. Prakash Misal, Success Publication.