



SYMBIOSIS COLLEGE OF ARTS & COMMERCE

An Autonomous College | Under Savitribai Phule Pune University

Reaccredited 'A+' with 3.51 CGPA For Third Cycle By NAAC | College with Potential for Excellence

COURSE TITLE	Legal Aspects of Banking	
Paper Number (In case of Specialization)	Paper 5	
Course Learning Outcomes: <ul style="list-style-type: none">• The paper gives an overview of the legal, regulatory and supervisory aspects of the banking system.• The paper gives knowledge inputs to the students and exposes them to the Banking Related Laws.• The paper is designed to acquaint students with the practical insights of various operations associated with Commercial Banks and simultaneously emphasizes on theoretical foundations.• The paper aims at imparting specialized knowledge of legal aspects of banking		
Gist of this course in maximum 3 to 4 lines	1.To give Practical insights into Prudential and Regulatory Policy Measures. 2.To equip students with latest updates/Amendments in Banking Legislations. 3.To understand the Legal aspects of Banking operations. 4.To discuss the application of banking laws through case lets.	
Detailed syllabus		
Unit	CONTENTS OF THE COURSE	No. of Lectures
1.	<u>Title of The Topic:</u> legal Framework of Regulation of Banks Contents: 1.1Evolution of Banking Laws and Regulation in India 1.2The Reserve Bank of India Act,1935 1.3The Banking Regulation Act,1949(amendments) 1.4 IBA Code for Banking Practice	12

	1.4.1 Banking Codes and Standards Board of India (BCSBI)	
2	<p>2. Title of The Topic: Banking Related Laws</p> <p>Contents:</p> <p>2.1 Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI), 2002</p> <p>2.2 Central Registry of Securitisation Asset reconstruction & Security interest of India.</p> <p>2.3 Banking Ombudsmen Scheme 2006 (To Discuss Cases Handled by the Banking Ombudsman Offices)</p> <p>2.4 Consumer Education and Protection cells</p> <p>2.5 Payment & Settlements Systems Act, 2007 (Recent Amendments)</p>	12
3	<p>Title of The Topic: Laws relating to Banking Operations</p> <p>Contents:</p> <p>3.1 laws relating to securities and modes of creating charge</p> <p>3.1 Case laws on responsibility of a Paying Banker</p> <p>3.2 Case Laws on Responsibility of a Collecting banker</p> <p>(Discuss Case Laws)</p>	10
4	<p>Title of The Topic: Insolvency and Bankruptcy Code</p> <p>Contents:</p> <p>4.1 Salient Features of IBC, 2016</p> <p>4.2 Bankruptcy Practices: A Cross-Country Comparison (Case Studies)</p> <p>4.3 Redefining Banker -Customer Relationship</p> <p>4.4 Outcomes under the code</p>	10
5	<p>5. Title of The Topic: Commercial laws with Reference to Banking Operations</p> <p>Contents:</p> <p>5.1 Functions of RBI under FEMA</p> <p>5.2 Corporate Governance rules for Banks under the Companies Act, 2013</p> <p>5.3 Anti Money Laundering measures for Banks under the PMLA ACT</p>	10
	Total Number of Lectures	54