

**Paper III**

**B.B.A.LL.B.: Semester-X  
DSE 8**

**BBL 1012: BANKING & INSURANCE LAW**

| Teaching Scheme      | Examination Scheme            |
|----------------------|-------------------------------|
| Lectures: 4hrs/Week  | Class Test -12 Marks          |
| Tutorials: 1 hr/Week | Teachers Assessment – 6 Marks |
| Credits: 5           | Attendance – 12 Marks         |
|                      | End Semester Exam – 70 marks  |

| CO Number | CO Statement                                                                                                                                                  |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CO1       | Explain the legal framework for banking operations, including statutes, regulations, and case law.                                                            |
| CO2       | Explain different types of financial institutions and their legal structures, such as commercial banks, investment banks, and credit unions.                  |
| CO3       | Analyze the regulatory framework for banking activities, including the role of government agencies and international organizations.                           |
| CO4       | Classify the legal risks in banking operations, and to develop strategies to manage those risks.                                                              |
| CO5       | Analyze the legal issues related to bank failures and insolvency, including the roles of government agencies, deposit insurance schemes, and bankruptcy laws. |
| CO6       | Explain the history and concept of Insurance law in India.                                                                                                    |

**Unit I : Banking Regulation Act, 1949**

Concept of Bank and Banker, Functions of Banks, Classification of Banks, Relationship between Bank and Customer, Control by government and its agencies, Management of Banking companies, On account and audit, Reconstruction and reorganization of banking companies, Suspension and winding up of business of banking companies, Social control over banking, Banking Ombudsman, Recent Trends in Banking : Automatic Teller Machine and Internet Banking, Smart Credit Cards, Banking Frauds.

**Unit II : Reserve Bank of India Act, 1934**

Incorporation, Capital, Management and Business of Banking Company, Central Banking function of Reserve Bank of India, Collection and furnishing of Credit Information, Control of Reserve Bank of India over Non-banking Institutions and Financial Institutions, Credit Control by Reserve Bank of India, General provisions and penalties.

**Unit III : Negotiable Instrument Act, 1881**

Definition and characteristic of Negotiable Instruments, Types of Negotiable Instruments, Definition and Essentials of Promissory Note, Bill of Exchange and Cheque, Liabilities and Capacity of Parties of Negotiable Instrument, Holder and Holder in due course, Transfer and Negotiation of Negotiable Instrument.