



# बिलासपुर विश्वविद्यालय, बिलासपुर (छत्तीसगढ़)

पाठ्यक्रम  
पी.जी.डी.आई.बी.

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## PAPER- I PRINCIPLES OF BANKING

1. Development and function of a Bank:
  - (a) Credit, basis of credit, types of credit, credit instrument.
  - (b) Evolution of banking, definitions function and services of a bank creation of credit and its limitation.
  - (c) Resource of the Bank's capital investment policy bank, principles of cash reserves, investment and securities, loans and advance, precautions in advancing loans.
  - (d) Structure and organisation of banking, unit banking, branch banking chain banking group banking, its merits and demerits.
2. Central banking: definition necessity, growth of central banking characteristics of central bank, function of a centre bank, monopoly of note issuer and control over commercial bank, credit control, its objectives, different methods of credit control.
3. Commercial Banks- and its functions in a developing economy.
4. Co-operative and land mortgage Bank: its functions and Objectives.
5. Term leading: A changing outlook for term leasing due to indoctrination
6. An assessment and problems of nationalised Banks in India.



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## PAPER- II PRACTICE AND LAW OF BANKING

1. The meaning and nature of Banking and the functions of a Banker
2. The Banker: Customer relationship General nature of the relationship, Special features. Legal position of the parties in respect of different types of banks accounts.
3. Various kinds of Banks Accounts: Opening of a new account Bank Pass Book cheque and paying in slop book, special types of customers Minors married, Joint accounts, limited companies, partnership and non-trading concerns, Precautions to be taken by the banker shile opening an operation such accounts.
4. Negotiable Instruments: Cheques bill of exchange and promissory notes, documents analogous to cheques other negotiable instruments. Parties to the negotiable instruments, procedure in the case of dishonour
5. Regular and irregular endorsement; different kinds of crossing and their significance.
6. Payment and collection of cheques and bills- Position of the paying banker, Duties and responsibilities of the paying banker under the law in India. Precaution to be taken while making payments, collection on cheques and bills. Collecting banker's position, his duties and responsibilities protection provided to the collecting baker in India, Collection of bills of exchange.
7. Loans and Advances- Guarantees and Indemnities Advance against Stocks and shares Hypothecation and pledge of goods.
8. Banking legislation in India- Main provision of the Indian Banking Co. Act.1949.



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**PAPER- III  
COMMERCIAL LAW**

1. Indian Contract Act (Including Bailment, Guarantee, Indemnity and Agency)
2. Partnership Act.
3. Sales of Goods Act.
4. Negotiable Instrument Act.



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**PAPER- IV**  
**METHODOLOGY & CALCULATION OF FOREIGN EXCHANGE**

Foreign exchange Bank- Its functions, the role to foreign exchange Bank in a developing Economy.

Balance of payments: Various methods of payments in international trade, foreign Exchange and rate of exchange determination of foreign exchange rates, Purchasing.

Power parity theory-Fixed and variable exchanges rates factors affecting fluctuations method & machinery of control of rate fluctuations foreign exchanges control

Exchange asthmatic relation to transaction generally conducted by exchange bank selection of buying and selling rate, fixation of rates for various exchange transitions ready forward option. Swap etc adjustment of rates of cover profits changes.