Contents

Unit 1:COMMERCIAL BANKS

Introduction – Role of Commercial Banks – Functions of Commercial Banks – Primary Functions and Secondary Functions – Credit Creation of Commercial Banks – Investment Policy of Commercial Banks – Profitability of Commercial Banks. Regulation and Control og Commercial Banks by RBI

CHAPTER – 1 : COMMERCIAL BANKING CHAPTER - 2 : REGULATIONS AND CONTROL BY RBI CHAPTER - 3 : TYPES OF CUSTOMER SERVICES CHAPTER - 4 : BANKING REGULATION ACT, 1949-

Unit 2:BANKER AND CUSTOMER RELATIONSHIP

Introduction – Meaning of Banker – Customer – Banking Company – General & Special Relationships of Banker and Customer CHAPTER - 5 : BANKER AND CUSTOMERS RELATIONSHIP

Unit 3:NEGOTIABLE INSTRUMENTS

Introduction – Meaning & Definition – Features – Kinds of Negotiable Instruments – Promissory Notes – Bills of Exchange – Cheques – Meaning & Definition – Features - Parties – Crossing of cheques – types of crossing. Endorsements – Meaning – Essentials – Kinds of Endorsement.

CHAPTER - 6 : NEGOTIABLE INSTRUMENTS CHAPTER - 7 : CROSSING OF CHEQUES AND ENDORSEMENT

Unit 4: PAYING BANKER AND COLLECTING BANKER

Paying Banker – Meaning – Precautions – Statutory Protection to the Paying Banker – Dishonor of Cheques – Grounds of Dishonor – Consequences of wrongful dishonor of Cheque.

Collecting Banker – Meaning – Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course. Statutory Protection to Collecting Banker

CHAPTER - 8: PAYING BANKER AND COLLECTING BANKER

Unit 5: TYPES OF CUSTOMERS AND ACCOUNT HOLDERS

Types of Customers and Account Holders - Procedure and Practice is opening and conducting the accounts of customers particularly individuals including minors - Joint Account Holders. Partnership Firms - Joint Stock companies with limited liability-executors and trusteesclubs and associations-joint Hindu family

CHAPTER - 9 : TYPES OF CUSTOMERS AND ACCOUNT HOLDERS

ii / A Text On Banking Regulations & Practice

Unit 6:PRINCIPLES OF BANK LENDING

Sound principles of Bank Lending - Different kinds of borrowing facilities granted by banks such as Loans, Cash Credit, Overdraft, Bills Purchased, Bills Discounted, Letters of Credit, Types of Securities, NPA.

CHAPTER - 10 : PRINCIPLES OF BANK LENDING CHAPTER - 11 : TYPES OF SECURITIES & NPA

APPENDICES

- I Model Question Papers
- II List of Abbreviations
- III List of References
- IV Profoma of SB A/C and Current Account Application Form V Specimen of Gift Cheques , Travellers Cheque , Demand Draft