

Objective:-

With the introduction of liberalization, there are number of private banks foreign banks came in to the business arena. It is necessary to acquaint with day to day affairs of banks. It is also necessary to know about modernization of banking system. This is the main reason behind selecting this topic.

1. Introduction

- 1.1 Different kinds of banks and their functions
- 1.2 Multi-functional banks - growth and legal issuers

2. Law Relating to Banking Companies in India

- 2.1 Controls by government and its agencies
- 2.2 Suspension and winding up
- 2.3 Contract between banker and customer : their rights and duties

3. Deposit Insurance

- 3.1 The Deposit Insurance Corporation Act 1961 : Objects and reasons.

4. The Central Bank

- 4.1 The Reserve Bank of India as the Central Bank
- 4.2 Functions of the RBI

5. Relationship of Banker and Customer

- 5.1 Legal character
- 5.2 Contract between banker and customer
- 5.3 Banking duty to customers
- 5.4 Consumer protection : banking as service

6. Negotiable Instruments

- 6.1 Meaning and kinds
- 6.2 Transfer and negotiations
- 6.3 Holder and holder in due course
- 6.4 Presentment and payment
- 6.5 Liabilities of parties

7. Recent Trends of Banking Systems in India

- 7.1 Automatic teller machine and use of internet
- 7.2 Smart card
- 7.3 Credit cards

Bibliography.

1. L.C. Goyal, The Law of Banking and Bankers, Latest Edition, Eastern.
2. M.L. Tannan, Tannan's Banking Law and Practice in India.,
India Law House, New Delhi, Latest Edition.