

# **Laws and Practice of General Banking (LPGB)**

**Full Marks: 100**

## **Part- I**

### **Module A: Financial Institutions Related Laws**

- Bangladesh Bank Order, 1972
- Bank Company Act, 1991
- Financial Institutions Act, 1993
- Artho Rin Adalat, 2003

### **Module B: Financial Instrument Related Laws**

- Negotiable Instrument Act, 1881
- Note Refund Regulations, 2012

### **Module C: Financial Activities Related Laws**

- Foreign Exchange Regulation Act, 1947
- Money Laundering Prevention Act, 2012
- Anti-terrorism Act, 2009

### **Module D: Business Related Laws**

- Company Act, 1994
- Contract Act, 1872
- Transfer of Property Act, 1882
- Limitation Act, 1908
- Bankruptcy Act, 1997
- Customs Act, 1969
- Stamp Act, 1899
- Partnership Act, 1932
- Registration Act, 1908

### **Module E: Information and Data Related Laws**

- Bankers Book Evidence Act, 1891
- Information and Communication Technology Act, 2006
- Digital Security Act, 2018
- Right to Information Act, 2009

### **Module F: General Laws**

- Bangladesh Environment Conservation Act, 1995
- Power of Attorney Act, 2012
- Bank Deposit Insurance Act, 2000

## **Part-II**

### **Module A: Overview**

- Bank, Types of Bank, Functions of Banks, Areas of General Banking, Customers, Relationship with the customers, Rights & Obligations of banks & customers, Providing services in accordance with customer acceptance policy & schedule of charges

### **Module B: Deposit Accounts & Operation**

- Customer and UCIC (Unique Customer Identification Code) KYC, e-KYC, CDD (customer due diligence), EDD, PEPs/IPs, Beneficial Owner, Types of Deposit Accounts, Procedures

of opening of Accounts and relevant documents required for opening of accounts, introduction, Letter of thanks, Sanction screening, Opening of Account through digital Platform, Issuance of Cheque book.

### **Module C: Negotiable Instruments Act 1881**

- Negotiable Instrument, Promissory note, Bill of exchange, Cheque, Drawer & Drawee, Payee, Holder, Holder in due Course, Payment in due Course, inland instruments, foreign instruments, Negotiation, Endorsement, Effect of endorsement, Cheque payable to order, effect of material, revolution of bankers' authority, crossing of cheques & its effects, Collecting Banks' responsibility.

### **Module D: General Banking**

- Debit Cards, Internet banking, Transfer of accounts, Standing instruction, Stop & lost payment instruction & its revocation, Dormant accounts and its revival, unclaimed deposit accounts, Closing of accounts, Operation of minor students, no-frills, Incapacitated-sick-disabled accounts, Resident & Non-Residents Accounts, Accounting entries related to deposit/withdrawal/transfer of money. Fees and commission, charging interest in deposit/loan accounts, encashment of deposit accounts, Tax and Excise duty, Issuance and payment orders, Demand draft, Telegraphic Transfer, Cancellation and Duplicate Issuance, BACH operation management, BEFTN, NPSB and RTGS.

### **Module E: Cash Management**

- Demand and time liabilities (DTL), Calculation and maintenance of CRR, Maintenance of clearing accounts with Bangladesh Bank and other banks, Vault limit and transit limit management, Insurance Coverage, Management of cash in vault, Counter, ATM and feeding branches, Handling of Mutilated/Torn/ soiled/ issue/re-issue and fake notes, Purchase, sell of prize Bond, Maintenance of security stationary, stamps, safe in-safe out Registrar, Management of Locker and safe custody services, Inward and outward bills for collection (IBC and OBC), e-chalan, A-chalan, E-gp. Payment foreign inward remittance (COC and A/C payee)

### **Module F: Other General Banking**

- Reconciliation/ checking of daily activity report, DCFCL, Management and Preservation of records, Documents and Vouchers, Checking of daily statement of affairs/income and expenditure related statement, balancing of all heads of general ledger (GL).

### **References:**

1. Ali, S. Ashraf & Howlader, R.A. Banking Law and Practice
2. Bashar, M.A. Bangladesh Laws on Banks and Banking
3. Debnath, R.M. Banks and Legal Environment
4. Islam, Aminul, Essential Banking Laws & Documentation, Muhit Publications, Dhaka
5. Maheshwari, S.N and Maheshwari, S.K. Banking law and Practice
6. Relevant Govt. Gazettes
7. Varshney, P.N. Banking Law and Practice
8. Kazi Md. Shafiqur Rahman, General Banking (Practice & Law of Banking).
9. Dr. A R Khan, Bank Management.
10. Shekhar K.C. & Shekhar Lekshmy, Banking Theory and Practice.
11. The Negotiable Instruments Act, 1881 (ACT No. XXVI of 1881).
12. Constantin Zopounidis, New Trends in Banking Management.
13. Vadlamani Ravi, Advances in Banking Technology and Management.
14. J. E. Kelly, Practice of banking.
15. Richard Scott Carnell, Geoffrey P. Miller, Jonathan R. Macey, Peter Conti-Brown, The Law of Financial Institutions.
16. Michael P. Malloy, William Anthony Lovett, Banking and Financial Institutions Law in a Nutshell.
17. Jeffrey N. Gordon, Jennifer Payne, Luca Enriques, Daniel Awrey, John Armour, Colin Mayer, Paul L. Davies, Principles of Financial Regulation.