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| 9. | Laws of England IV Edition Re –issue
Vol.13 pp 239 – 665
Vol. 22 pp 565 – 717. | : | Halsbury’s |
| 10. | Hindu Law | : | Raghavachari, N.R. |
| 11. | Hindu Law | : | Subramania Iyer, V.N. |
| 12. | Muslim Law in India | : | Tahir Mohammed. |
| 13. | Christian Law | : | Sebastian Champapilly. |
| 14. | Hand Book of Christian Law | : | Devadasan, E.D. |

Fifth Semester

PAPER – I

BANKING AND INSURANCE

Number of instructional hours per week: 4

Aim of the course: To expose the students to the changing scenario of Indian banking and Insurance.

Course objectives:

1. To provide a basic knowledge about the theory and practice of banking
2. To provide a basic understanding of Insurance business.
3. To familiarize the students with the changing scenario of Indian Banking and Insurance.

Module I: Banking- functions -Liquidity management- credit creation- Banking and non- banking functions- CORE bank solutions- Retail bank product and services-Mergers in banking- Central bank system-Central banks in different countries - Role of RBI- General policies of RBI. (15hrs)

Module II: Banking Practice: Banker – customer – Definition as per Banking Regulation- – Relationship between banker and customer – General and special relationship – Negotiable instruments – differences between transferability and negotiability- Asset liability management–opening and operation of accounts by special types of customers – minor, married woman, firms, company. (20 hrs)

Module III: Innovations and Reforms in Banking:– E-banking - ECS - EFT – RTGS-NEFT-SWIFT-Unified payment interface -Mobile Banking – Shift from plastic money - Apps based banking - Internet banking-Digital banking-, virtual banking- small banking- Post office banking- green banking- Recovery of Debts due to Banks and Financial Institutions Act, 1993 (DRT Act), SARFAESI, Payment & Settlements Act, 2007, Banking Ombudsman. Basel reforms- Capital adequacy norms- NPA management- Demonetization. (20 hrs)

Module IV: Introduction to Insurance: Meaning of risk- Classification of risk-features of insurable risk-Meaning and functions of Insurance-Importance of Insurance - classification of insurance business in India-Life – General - fire, accident, asset, medical, home, commercial travel, rural, and marine -Underwriting-meaning-procedure of life Insurance and Non-Life Insurance-Insurance premium-Insurance documents. (20 hrs)

Module V: Insurance Claims and regulations-Meaning-Importance-types of claims-Procedure of settlement of Life Insurance claims and Non-Life Insurance claim-Privatization of insurance industry-FDI in insurance – Bancassurance - IRDA regulations (15 hrs)

Recommended Practical

1. Collect application forms for opening Account in banks and make a presentation in class.

2. Study the Internet banking and, Mobile banking procedure and document it.
3. Collect cheques with different types of crossing and examine the differences.
4. Collect model Insurance Policy documents- Life/ General and identify different conditions and implications.

Books Recommended:

1. Sundaram K.P.M and Varshney P.N. *Banking Theory Law and Practice*, Sultan Chand & Sons, New Delhi.
2. Maheswari S.N. *Banking Theory Law and Practice*, Kalyani Publishers New Delhi.
3. Sekhar K.C. *Banking Theory Law and Practice*, Vikas Publishing House, New Delhi.
4. Gordon E. and Natarajan K. *Banking Theory Law and Practice*, Himalaya Publishing House, Mumbai.
5. Lall Nigam B.M. *Banking Law and Practice*, Konark Publishers Pvt. Ltd., New Delhi.
6. Radhaswami M. *Practical Banking*, Sultan Chand & Sons, New Delhi.
7. DeKock. *Central Banking*, Crosby Lockwood Staples, London.
8. O P Agarwal, *Principles and practice of insurance*.
9. M N Mishra, and S B Mishra : *Insurance Principles and Practice*, , S. Chand Publishers.

Paper – II

LAW OF CRIMES – PAPER – II – CRIMINAL PROCEDURE CODE

Outcome :- This paper gives the students thorough knowledge of procedural aspects of criminal courts and other machineries, police investigations, special provisions relating to juveniles and probation of offenders.

1. Important definitions under the code of criminal procedure 1973 (Act 2 of 1974) – Constitution of Criminal Courts and Offices – Court of sessions – Assistant Sessions Judges – Judicial Magistrates. Special Judicial Magistrates Jurisdiction – Executive Magistrate – Public Prosecutors – Assistant Public Prosecutors – Power of courts – Jurisdiction in the case of Juvenile - Nature of sentences which could be passed by various courts. Powers of Police Officers – Aid and information by Public.
2. Arrests of Persons – without warrant by Police Officer – By Magistrate – By private persons – Search – Seizure of offensive weapons, Medical Examination of arrested persons – procedure to be followed on arrest – Process to compel appearance – summons – service of summons – Warrant of arrest – Search warrant – Proclamation and attachment – Bond for appearance – Impounding documents – Process to compel the production of thing – Security for keeping the peace and for good behaviour Ss 106 and 107 suspected persons – Habitual offenders – Imprisonment in default of Security Order for maintenance of wives, children and parents (s.125) Procedure – Alteration in allowance – Enforcement of order of maintenance - Maintenance of public order and tranquility – urgent cases of nuisance or apprehended danger (s.144) - Disputes regarding immovable property – procedure local inquiry – preventive action of the police – Cognizable offences.
3. Information of the police and their powers to investigate information – procedure on investigation – statements Regarding of confessions and statements

Power of Police Officer on investigation – Inquiry by Magistrate into cause of death – Jurisdiction of the criminal courts in inquiries and trials – conditions requisite for initiation of proceedings – Cognizance of offences by court of session – Prosecution in special cases – Complaints – Procedure on receipts of complaints – The charge – form and contents of charge - effect of errors – Joinder of charges – Trial before a court of session – Framing of charges – Discharge and Acquittal – Judgement of acquittal or conviction – Trial of warrant cases by Magistrates – Upon Police Report or otherwise - trial of summons cases - withdrawal - Summary trials - Attendance of persons contained or detained in prisons.

4. General provisions as to inquiries and trials (Sec 300 to 327) – Legal aid to accused at State expenses in certain case – Tendering pardon to accomplices – Power to examine the accused (S.313) Competency of accused to be a witness (315) Compounding of offence – withdrawal from prosecution – Provisions as to offences affecting the administration of justice – judgement –Orders to pay compensation - Plea-bargaining– confirmation of death sentences – Appeal Reference and Revision – Transfer of Criminal cases – Execution, Suspension, Remission and Commutation of sentences – Death sentence – Imprisonment – Provisions as to bail and bonds – Disposal of property – Limitation for taking cognizance of certain offences.

5. Relevant Provisions of Juvenile Justice (Care and Protection of Children) Act, 2015 and Probation of Offenders Act, 1958.

Prescribed Readings: (With amendments)

1. The code of Criminal Procedure, 1973
2. Ratanlal and Dhirajlal, Code of Criminal Procedure (Wadhwa and Co. 1987)
3. A.K. Pavithan, Lecturers on the Code of Criminal Procedure.
4. R.K. Kelker. Outlines of Criminal Procedure. (Eastern Book Company).
5. Kerala Criminal Rules of Practice 1982
6. Juvenile Justice (Care and Protection of Children) Act, 2015
7. Probation of Offenders Act, 1958.

Paper – III

CIVIL PROCEDURE CODE AND LIMITATION ACT

Outcome :- This paper provides the students rules of procedure and process of civil courts in civil disputes as well as law of limitation.

1. Meaning of procedure – Distinction between procedural and substantive laws – Definitions-Judgements, decree, order foreign judgement, government pleader, Judge, Judgement debtor, legal

- representative, mesne profits, movable property, pleader, public officer – Jurisdiction of courts to try civil suits - stay of suit - *res-judicata* - Place of suing. – Institution of suits, pleading, plaint, written statement and set off. Parties to suits, joinder of parties, misjoinder of parties, framing of suits – Summons and discovery, issue and service of summons.
2. Appearance of parties, consequence of non appearance, *ex parte* decree, setting aside of *ex parte* decree; examination of parties by the court, discovery and inspection, admission, production impounding and return of documents' settlement, of issues and determination of a suit on issues of law or on issue agreed upon; disposal of suit at first hearing - Summoning and attendance of witness, adjournment. Hearing of the suit and Examination of witness, affidavit.
 3. *Judgement and decree* : Execution of decree, interest, cost' – compensatory cost. Property liable to attachment and sale in execution of decree - *Appeal*: - First appeal, cross appeal and cross objection, Second appeal, Appeal to the Supreme Court. Reference, Revisions and Review – *Supplementary Proceedings* : Arrest before judgement, attachment before judgement, injunction, Appointment of receiver, security for costs, withdrawal of suits, payment into court, compromise of suits.
 4. *Special proceedings* : Suits in particular cases: Notice before suit, Inter-pleader suit, suits by paupers, suit by or against firms, suits by or against a minor - suit in respect of public charities – Incidental proceedings - Exemption of certain woman from personal appearance - application for restitution, proceedings by or against representative, saving of inherent power - amendment of Judgement and decree.
 5. *Law of Limitation*: - Nature of the law of limitation – Limitation of suits, Appeal and applications – Computation of the period of limitation – Acquisition of ownership by possession. Extension of time prescribed for certain cases – Doctrine of 'pith and substance'- Expiry of the prescribed period when court is closed. Legal disability and limitation. Continuous running of time- Exclusion of time in cases where leave to issue appeal. Exclusion of time proceeding in court without jurisdiction. Effect of death on or after the accrual of the right to sue - Effect of acknowledgement in writing – Effect of substituting or adding new plaintiffs or defendants – Continuing breaches and torts – Acquisition of easement by prescription.

Statutory materials: (With amendments)

Code of Civil Procedure, 1908

The Limitations Act, 1963.

Kerala Civil Rules of Practice 1971.

Prescribed Readings: (With amendments)

Code of Civil Procedure (Students Edition) – Mulla

Civil procedure –C.K.Takwani

Commentaries on Code of Civil Procedure 1908 –JusticeC.K.Thakker

Paper – IV**FAMILY LAW – II**

Outcome :- This paper provides the students the knowledge of both the codified and uncodified laws relating to succession of Hindus, Muslims and Christians.

I Hindu Law - Joint Family - Origin and Constitution of Joint Hindu Family – Mitaksharara co-parcenary, Co-parcenary Joint Family, Co-parcenary within a co-parcenary – Incidents of co-parcenary property - Right of co-parceners - Managing member - Powers & duties of a manager in a Joint family business. Dayabhaga Joint Family - Hindu Succession Act, 1956 – Partition – What is partition – Subject matter of partition – Persons entitled to a share – What constitute partition – The mode of partition – Re-opening and reunion-

2. Inheritance – General Principles –Exclusion from inheritance Hindu Succession Act, 1956 – Sreedhana and Women’s estate – Changes effected by the Hindu Succession Act – Right of widow and other female heirs, Religious and charitable endowments – Endowments - Public and Private - Marumakkathayam Law – Tharavadu and its management – Karanavan - position and powers - Statutory changes – Debts and alienations – Partition – Nature of property allotted to a Marumakkathayi female member in particular of her tharavad property on the subsequent birth of a child to her. Acquisitions – Nature and effect of sthanoms – Statutory changes- General rules of succession of Hindu males and females – Order of succession. Rules of succession of persons governed by Marumakkathayam Law –Right of child in womb, rules of evidence in case of simultaneous death, preferential right to acquire the share of another heir - Dwelling house.

3. Muslim Law – General Principles – Life estate and vested remainder – Hanafi Law of inheritance – The three classes of heirs – Principles of succession among sharers and residuaries – Doctrine of Increase and Return- Comparison with Shia

law of inheritance – Scope of the doctrine of representation – Wills – Persons capable of making Wills – Bequest to heirs – Bequest to non-heirs - Limits to testamentary power – Revocation of Bequest – Death bed gifts and acknowledgement.

4. Gifts – Persons capable of making gifts – The three essentials of a gift – Delivery of possession of immovable property - contingent gifts – Revocation of gift – Hiba Bill – Iwaz- Hiba-Behart-UI-Iwaz – Wakf - definition - Subject of Wakf – object of Wakf – Wakf how completed - Reservation of life interest for the benefit of Wakf - Public and private wakf - The Wakf Act, 1954 – Muttawallis or managers of wakf properties-Powers-Statutory control. Removal of Muttawallis – Law of Pre-emption.

5. **Christian Law** – Law of succession of Christians, Rules of Succession under Indian Succession Act – Interpretation of Wills, words of limitation – Probate and letters of administration, duties of executor or administrator, succession certificate.

Prescribed Readings : (With amendments)

Indian Succession Act, 1925	:	
Hindu Law (N.M. Tripathi Pvt. Ltd.)	:	Mulla
Hindu Law	:	Paras Diwan
Introduction to Modern Hindu Law	:	Duncan M Derret
Mohammedan Law	:	Mulla
Outlines of Mohammedan Law	:	A.A.A. Fyzee
(Oxford University Press)		
Marumakkathayam Law	:	K. Sreedhara Warrrier
Family Law	:	Prof. M.Krishnanan Nair
Christian Law	:	Dr. Sebastian
Hindu Law	:	N.R.Raghavachari
Hindu Law	:	V.N.Subramonia Iyer
The Muslim Law of India	:	Tahir Mohammed

Paper – V

CONSTITUTIONAL LAW – II

Outcome :- This paper acquaints students with the Centre – State – Local Governance process envisaged under the Constitution – Introduce Legislative, Executive and Judicial mechanisms under the Constitution – Generate awareness on the election system, emergency, Amendments etc.

1. Union Executive, President, Vice-president and Council of Ministers (Art.52 – 123): - Constitutional position and powers of the President – Privileges of the President – Constitutional position and powers of Vice – President – Council of Ministers – Principle of Collective Responsibility – Power of the Prime Minister – Dismissal of the Cabinet – Attorney General of India – Parliament (Art. 79 – 122) – Composition of Parliament – Rajya Sabha and Lok Sabha – Qualification for Membership of Parliament – Speaker and Deputy Speaker – Session of Parliament – Functions of Parliament – Union Judiciary (Art. 124 – 168) – Composition of Supreme Court – Jurisdiction of Supreme Court – Independence of Judiciary how maintained under the Constitution –

2.State Executive (Art. 153 -167) – The Governor – Constitutional powers and functions – Council of Ministers – Chief Ministers, Appointment – powers – State Legislature (Art.169 -212) – Legislative Councils – Compositions and functions of the Houses – Qualification for membership – Speaker and Deputy Speaker – Session of the Houses.

3. State Judiciary (Art. 214 -237) – Appointment of Judges – Jurisdiction of the High Courts Writ jurisdiction under Art.226 – Subordinate Courts.

Legislative Privileges (Art. 105 and 194) – Powers, privileges and immunities of Parliament and its members – Powers and Privileges of State Legislature and its members – Privileges and courts.

4.Relation between Union and State (Art. 245 – 293): Legislative relations (Art. 245 – 255) – Extent of Laws passed by the Parliament and State Legislatures – Residuary Power of Legislation – Doctrine of Colourable Legislation – Pith and substance – Doctrine of occupied field – Administrative Relations (256 – 263) – Duties of Union and States – Control of Union over States – Co-ordination between States – Financial Relations (Art.268 -291) – Distribution of revenue – Collection of taxes – Restriction on Taxing powers – Trade, Commerce and Inter course within the territory of India (Art. 301-307) – Parliament’s power to regulate imposition of taxes. Services under the Union and States (Art. 303 -323) – Doctrine of pleasure – Rights given to Civil servants – Recruitment conditions, tenure – Dismissal – Reduction in rank. Compulsory retirement.

5.Election Commission (324). Powers and Functions – Emergency Provisions (352-360) – National Emergency- State Emergency – Financial Emergency – Emergency and Fundamental Rights – Emergency and judicial Review - Amendment (Art. 368) – Various methods of amendment – concept of basic structure – Amendment and Fundamental Rights – Amendment and Judicial Review.

Prescribed Readings: (With amendments)

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| 1. Constitutional Law of India
(N.M. Tripathi Pvt. Ltd.) | : | H.M. Seervai |
| 2. Shorter Constitution of India
(Wadhwa and Co.) | : | D.D. Basu |
| 3. Constitutional Law of India
(Wadhwa and Co.) | : | Dr. Jain |
| 4. Constitutional Law of India | : | J.N. Pandey |
| 5. Constitutional Law of India | : | Prof. P.S. Achuthan Pillai |
| 6. Constitution of India
(Eastern Book Co.) | : | V.N. Shukla |

Sixth Semester
PAPER – I
CORPORATE ACCOUNTING

No of instructional hours per week: 5

Aim of the course: To expose the students to the accounting practices prevailing in corporate.

Course Objectives:

1. To create awareness about corporate accounting in conformity with the provisions of Companies Act, IAS and IFRS.
2. To help the students in preparation of accounts of banking and insurance companies.
3. To enable the students to prepare and interpret financial statements of joint stock companies.

Module I: Accounting standards-Relevance of Accounting Standards in preparation and presentation of final accounts– Indian GAAP and Global Accounting Standards-Convergence with IFRS. (10hrs)

Module II: Final Accounts of Companies – company statutory records – preparation of final accounts according to revised schedule III- Form and contents of Balance Sheet (Vertical form with notes), Profit and Loss account (Vertical form with notes) – Profits prior to incorporation (20 Hrs)

Module III: Accounts of Banking and Insurance Companies –Accounts of Banking Companies-Preparation of financial statements - Statutory forms. Accounts of Insurance Companies - Life and General Insurance – Preparation of Final Accounts – Determination of profit in Life Insurance Business. (30hrs)

Module IV: Internal Reconstruction – Reorganization of capital – consolidation and sub- division of share capital – post reconstruction Balance Sheet. (15hrs)

Module V: Interpretation of Financial Statements –Familiarity with AS 20 –objectives, scope, definition, presentation, measurement –Basic EPS –Diluted EPS –Diluted Potential Equity Shares –Disclosure –EBIT –EPS Analysis. (15hrs)

Recommended structure for preparing question paper: Theory 30% Problems 70%

Recommended Practical

1. Create awareness on maintenance of accounts of companies on the basis of live annual reports of companies
2. Preparation of assignments on maintenance of accounts of banks and insurance companies on the basis of visit to branches, wherever available.

Books recommended: