



QURTUBA UNIVERSITY

Of Science and Information Technology

D.I Khan, Peshawar Khyber Pakhtunkhwa, Pakistan.

Course Name	Banking law and Practice in Pakistan
Course Code	BNK403
Semester	Third
Credit Hours	03
Total Weeks	16/18
Total Hours	48/54
Total Marks	100
Pre-requisite	None

Course Objectives

This course has been designed to familiarize the students with the laws related to banking and the banking practices around the globe with special emphasis to Pakistan. Banking regulations can vary widely across nations and jurisdictions. This course describes general principles of bank regulations throughout the world especially in Pakistan. This course will develop interpretation skills and clear understanding of the students regarding prevalent banking and ancillary laws in Pakistan. This course will help the students to develop professional skills so as to apply these laws in real life situations and enable them to manage legal requirements pertaining to banks and banking transactions.

Grading Criteria

Distribution	Weight
Quizzes, Assignments, and class participation	10
Mid Term	20
Final Term	70
Total	100

Recommended Books

- Practice & Law of banking by Asrar H. Siddique (6th edition)
- Banking and Finance by M. Saeed Nasir

14	<ul style="list-style-type: none"> ◇ Letter of credit ◇ Types of L/C
15 &16	<ul style="list-style-type: none"> ◇ Interest free banking ◇ Evaluation of Islamic banking in Pakistan ◇ Main instruments of Islamic Finance <ul style="list-style-type: none"> ○ Musharika ○ Modariba, types, mudarbaa companies ○ Ijara ○ Participation Term certificate ○ Hire purchase (Ijra wa Iqtina) ○ VI. Murabaha (bai Muwajjal)
	Two Assignments + Two Test+ Presentation
	Final Term

Learning Outcomes:

- Knowledge and understanding of The industry, its history, structure Players and financial institutions
- Banking sector in Pakistan and its reforms & the role of the regulator
- Knowledge of financial systems and financial instruments Government securities, bonds, term finance certificates, sukuk etc.
- Describe discount rate, LIBOR and other international and local benchmark rates