

Q.P. Code : 312001

(3 Hours)

[Total Marks : 100

- N.B. :** (1) Attempt **any four** questions.
(2) **All** questions carry **equal marks**.
(3) **Cite relevant** case **laws** wherever **necessary**.

1. Briefly discuss the main functions of Reserve Bank of INDIA with regard to the following :
 - (a) Regulation of Currency, Exchange control
 - (b) Banker to the Government and Banker's Bank
 - (c) Bank rate policy formulations and monopoly of currency notes

 2. (a) Explain the meaning of the term bank State the main functions of the bank regarding lending of money and accepting deposits from the public.
(b) Holder and Holder in due Course.
(c) Functions of Debt Recovery Tribunal.

 3. Discuss the relationship between banker and customer. State the protection available to the collecting banker under the Negotiable Instrument Act. Under what circumstances the relation between the banker and customer is terminated. Lay down banker's duty towards customers.

 4. State the provisions relating to winding up of banking companies under Banking Regulation Act. What kind of systematic measures should be adopted for preventing winding up of Banking Companies.

 5. Write notes on **any three** of the following :
 - (a) Good lending principles and lending to poor masses
 - (b) Smart Cards and Credit Cards
 - (c) Multi functional banks, growth and legal issues
 - (d) Automatic Teller machine and use of internet
 - (e) Banker's Right to claim over securities and set off
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QP Code : 11885

(3 Hours)

[Total Marks : 100

- N. B. :** (1) Attempt any **four** questions
(2) **All** questions carry **equal** marks.
(3) Cite relevant case laws wherever necessary.

1. Briefly discuss the main functions of Reserve Bank of INDIA with regard to the following
 - (a) Regulation of Currency.
 - (b) Banker to the Government and Banker's Bank
 - (c) Bank rate.
2. (a) Explain the meaning of the term bank State the main functions of the bank regarding lending of money and accepting deposits from the public.
(b) Discuss the main functions of Banking Regulation Act, 1949, regarding Licensing of Banking Companies and Power of Bank to acquire undertakings.
3. Discuss the relationship between banker and customer. State the protection available to the collecting banker under the Negotiable Instrument Act. Under what circumstances the relation between the banker and customer is terminated. Lay down banker's duty towards customers.
4. State the provisions relating to winding up of banking companies under Banking Regulation Act. What kind of systematic measures should be adopted for preventing winding up of Banking Companies.
5. Write notes on any three of the following :-
 - (a) Good lending principles and lending to poor masses.
 - (b) Presentment for Acceptance and Payment.
 - (c) Multi functional Banks, growth and legal issues.
 - (d) Automatic Teller machine and use of internet.
 - (e) Banker's Right to claim over securities and set off.

BB-Con. 4147-16.