

(3 hours)

Marks:100

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

Q.1. Briefly discuss the historical perspective indigenous banking sector in India and elsewhere.  
State the different kind of banks, multiple functions their growth and legal issues.

Q.2. Discuss the legal implications of recovery of money lent to borrowers. State the  
Precautionary measures to be adopted by the banks prior to sanctioning of loans.

Q.3. Write notes on the following –  
A. Automatic Teller Machine and use of Internet.  
B. Presumptions as to Negotiable Instruments.  
C. Smart Card and Debit Card.

Q.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

Q.5. Write notes on **any three** of the following-

- a) Features of a Promissory Note and bill of exchange.
- b) Banker's Right to claim over securities and set off.
- c) Powers and Functions of Reserve Bank of India.
- d) Powers and Functions of Debt Recovery Tribunal.
- e) Reconstruction and Reorganization of Banking Companies.

Q.6. i). Define Negotiation.  
ii). Write a note on kinds of instruments. Lay down the rules regarding presentment  
and payment.  
iii). Discuss the relationship between banker and customer.

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(3 hours)

100 marks.

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- Q.1. Briefly discuss the main functions of Reserve Bank of INDIA with regard to the following –
- Regulation of Currency.
  - Banker to the Government and Banker's Bank
  - Bank rate.
- Q.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.
- Q.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.
- Q.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.
- Q.5. Write notes on any three of the following-
- Privileges of Holder in Due course.
  - Presentment for Acceptance and Payment.
  - Legal Perspectives of Automation.
  - Automatic Teller machine and use of internet.
  - Banker's Right to claim over securities and set off.
- Q.6. Write notes on the following –
- Banker's lien.
  - Good Leading Practices
  - Debt Recovery Tribunal

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