

D 53612

Name.....

Reg. No.....

**FIFTH SEMESTER LL.B. (THREE YEAR UNITARY) DEGREE
EXAMINATION, APRIL 2019**

**OP 05—BANKING LAW (INCLUDING NI ACT)
(2015 Syllabus Year)**

Time : Three Hours

Maximum : 75 Marks

Part A

*Answer any five questions.
Each question carries 6 marks.*

1. Discuss NABARD. Examine its functions.
2. Nationalisation of Banks. What are the merits ?
3. What are the main functions of banks ?
4. Explain Banking ombudsman and examine functions.
5. Explain "negotiable instrument". What are its features ?
6. Write a note on General lien of banker.
7. Define Holder in due course. Examine his rights.
8. Analyze the constitution and management of RBI.

(5 × 6 = 30 marks)

Part B

*Answer any two questions.
Each question carries 10 marks.*

1. A cheque is drawn payable to Bearer. It is lost and produced by a thief. The bank pays in due course, but the drawer wants to sue the banker. Decide.
2. Mr X deposits a box containing ornaments for safe custody of a bank, but later became indebted to the bank. The banker wants to exercise general lien over the ornaments. Decide.
3. One person presents a mutilated cheque for encashment before the counter. Advise the banker.

(2 × 10 = 20 marks)

Part C

*Answer any two questions.
Each question carries 12.5 marks.*

1. Discuss banker's special customers. Also examine the duties of banker in such accounts.
2. Dishonour of cheques for insufficient funds is a criminal case-Comment.
3. Discuss the recovery procedure under Securitization Act.

(2 × 12.5 = 25 marks)

C 34090

Name.....

Reg. No.....

**FIFTH SEMESTER LL.B. UNITARY (THREE YEAR) DEGREE
EXAMINATION, JUNE 2018**

**OP 05—BANKING LAW (INCLUDING NI ACT)
(2015 Admissions)**

Time : Three Hours

Maximum : 75 Marks

Part A

*Answer any five questions.
Each question carries 6 marks.*

1. Discuss commercial banks. Examine its functions.
2. Examine the role of RRBs.
3. What is KYC ? Discuss its merits ?
4. What is a pass book ? Discuss the purposes of pass book
5. Protection to paying banker under the NI Act.
6. What is endorsement ? Examine the different kinds of endorsements.
7. Discuss Bill of exchange. Examine various types of BE.
8. Explain joint account. State RBI guidelines regarding joint account.

(5 × 6 = 30 marks)

Part B

*Answer any two questions.
Each question carries 10 marks.*

1. A banker accepts a post dated cheque before the date mentioned in the cheque. It was dishonoured. Decide.
2. Mukesh issued a cheque to Rajesh, but he very next day, Mukesh informed bank to countermand the cheque, but the cheque had already been paid before the information of countermanding. Decide.
3. The banker discloses to the income tax authorities the details of accounts of a customer as per the order of the authorities. The customer wants to challenge this disclosure. Discuss.

(2 × 10 = 20 marks)

Part C

*Answer any two questions.
Each question carries 12.5 marks.*

1. Examine the special features of relationship between the banker and the customer.
2. Explain the objectives of nationalization of banks.
3. Analyse globalization and its effects on banking sector.

(2 × 12.5 = 25 marks)

**EIGHTH SEMESTER LL.B. (FIVE YEAR) AND FOURTH SEMESTER LL.B.
(THREE YEAR) DEGREE EXAMINATION, NOVEMBER 2017**

OP 02—BANKING LAW

(2008 Admissions)

Time : Three Hours

Maximum : 80 Marks

Part I

*Answer any five questions.
Each question carries 6 marks.*

1. Define endorsement and what are the different kinds of endorsement?
2. What is the difference between NRO, NRE and FCNR accounts ?
3. Critically analyze the impact of technology in Indian banking sector ?
4. What are the precautions to be taken by a banker while lending loans ?
5. What are the statutory protections available to the paying banker under NI Act 1881 ?
6. Examine the role of co-operative banks in rural development of India?
7. Examine the applicability of Consumer Protection Act to banking sector ?
8. How Reserve Bank of India controls the credit system in India ?

(5 × 6 = 30 marks)

Part II

*Answer any three of the following.
Each question carries 10 marks.*

9. Mr. X and Mr. Y opened a joint account with State Bank of India with the operational clause "Either or Survivor". Mr. X died on 11.12.2015 and Mr. Y died on 14.12.2015. There was no nominee in the account. Legal heirs of Mr. X and Mr. Y claimed the balance amount in the account. Decide.
 10. Mr. A is having a housing loan with Canara Bank with default payment and the account became time-barred. Later Mr. A availed a jewel loan with the same bank by pledging jewels. The loan was repaid in due date. But the bank exercised its right of lien and refused to hand over the jewels. Decide whether the bank can exercise right of lien ?
- A drawee bank refuses to make payment of a specially crossed cheque which was again crossed specially, i.e. which bears two special crossing. Decide whether the refusal amounts to wrongful dishonour ?

Turn over

12. Mr. A borrowed an amount of Rs. 1.00 lakh from Mr. B and executed a document with the wording "I hereby acknowledge that I have received an amount of Rs. 1.00 lakh from Mr. B on 14.10.2015 repayable within three months with 12 % interest". Decide whether the document can be treated as Promissory Note ?

(3 × 10 = 30 marks)

Part III

*Answer any two of the following.
Each question carries 10 marks.*

13. What are Negotiable Instruments and what are the presumptions regarding Negotiable Instruments under NI Act, 1881 ?
14. Examine the rights and liabilities of the banker towards the customer arising out of bank customer relationship ?
15. Nationalisation of Banks was branded as the measure implemented for the good of the underprivileged sections of the Society. Examine the impact of nationalization of banks in Indian Economic and Social Development ?
16. Banking Regulation Act 1949 provides a framework for supervising and regulating commercial banking in India. Comment ?

(2 × 10 = 20 marks)