

**JUNE 2015**

**BANKING LAW**

1. Explain the functions of Reserve Bank of India. **(Refer Page No. )**
2. Explain salient features of Banking Regulation Act, 1949. **(Refer Page No. )**
3. Explain precautions to be taken by a banker while lending against goods. **(Refer Page No. )**
4. What is endorsement? Explain different kinds of endorsement. **(Refer Page No. )**
5. “Bankers duty of secrecy is not absolute”. Explain when disclosure of account is justified? **(Refer Page No. )**
6. Define holder and holder in due course. What are the privileges of holder in due course? **(Refer Page No. )**
7. Who is paying banker? State the statutory protections available to paying banker. **(Refer Page No. )**
8. Write short note on any two of the following:
  - a. Promissory note. **(Refer Page No. )**
  - b. Internet banking. **(Refer Page No. )**
  - c. State Bank of India. **(Refer Page No. )**
9. Solve any two of the following problems:
  - a. Ramesh couldn't present cheque received from his friend due to busy schedule. Period of limitation is about to expire on a day which happens to be a public holiday. Advice Ramesh. **(Refer Banking Law – Volume – II Separate Book)**
  - b. Krishnamurthy has given a cheque for Rs. 5000/- in the name of his minor son Srikanth. Can the banker honour the same? **(Refer Banking Law – Volume – II Separate Book)**
  - c. ABC and D are partners in the “X Firm”. They informed the banker that B and C will operate the firm's current account. Can banker honour the

cheques of the firm signed by “B and D”? **(Refer Banking Law – Volume – II Separate Book)**

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**DECEMBER 2015**

**BANKING LAW**

1. Discuss briefly the functions of Reserve Bank of India along with its promotional role. **(Refer Page No. )**
2. What are the activities (businesses) permitted by Banking Regulation Act, 1949 to be taken by the Banker? **(Refer Page No. )**
3. Explain the general principles relating to secured loan. **(Refer Page No. )**
4. What is indorsement? Explain the different types of indorsement. **(Refer Page No. )**
5. Who is a Banker? Explain general relationship of Banker with his customer. **(Refer Page No. )**
6. What precautions should a Banker take in opening a new account in the name of a partnership and trust? **(Refer Page No. )**
7. Briefly explain the customer’s duties towards his Banker. **(Refer Page No. )**
8. Write short note on any two of the following:
  - a. Cyber evidence. **(Refer Page No. )**

- b. Paying Banker. **(Refer Page No. )**
- c. Banking Ombudsman. **(Refer Page No. )**

9. Solve any two problems of the following:

(a) 'H' signs an instrument in the following form: 'I' promise to pay 'S' or order Rs. 1,00,000 on the marriage day of 'S'.

**(Refer Banking Law – Volume – II Separate Book)**

(b) C instructs his banker to buy certain debentures for him and asks the Banker to keep them for him and collect the interest on them. Subsequently 'C's current account is overdrawn. **(Refer Banking Law – Volume – II Separate Book)**

(c) 'A' maintains an account in his sole name and enjoys an overdraft which he does not repay despite demands. The Banker adjusts the overdraft from the credit balance he in the account in the joint names of 'A' and 'B'. 'B' challenges it and demands for restoration of amount from the Banker. Decide. **(Refer Banking Law – Volume – II Separate Book)**

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