

## **BANKING LAW**

**JUNE/JULY 2018**

1. Explain the functions of a Commercial Bank.
2. Discuss the relationship between banker and the customer.
3. Explain the main the features of Banking Regulation Act, 1949.
4. What are the precautions to be taken by a banker while lending against the security of goods? Explain.
5. Define bill of exchange. State the distributions between bill of exchange and promissory note.
6. Define the term 'Endorsement'. Briefly explain its types.
7. Explain E-Banking System in India.
8. Write note on any two of the following:
  - (a) State bank of India.
  - (b) Crossing.
  - (c) Banking Ombudsmen.
9. Solve any two of the following:
  - (a) "A" draws a bill of exchange on "B" for Rs.5,000. "B" has failed to accept the bill of exchange. Can C accept the bill of exchange on behalf of "B"? Give reasons.
  - (b) "A" has issued a cheque in the name of "B" who is a minor. Can B receive the payment from the Bank?
  - (c) "A" has issued a cheque to B for Rs.5000 for the purchase of goods. But cheque has been dishonoured because of

defect in the signature of “A”. can “B” file a cheque bounce case against “A”?

**BANKING LAW**  
**(OLD/NEW)**  
**DECEMBER 2018**

1. Explain the functions of the Reserve Bank of India.
2. Discuss the Banker’s obligation to maintain the secrecy of the customers account.
3. What are the activities permitted by the Banking Regulation Act, 1949 to be taken up by the Banker? Explain.
4. Explain the sound principles of banking and tending. What are the general precautions of lending?
5. What is endorsement? Explain the different kinds of endorsement.
6. What are the precautions to be taken by a banker while lending against immovable property? Explain.
7. Explain the ancilliary services of a bank.
8. Write note on any two of the following:
  - (a) Co-operative Bank.
  - (b) Mobile Banking System.
  - (c) Noting and protesting.
9. Solve any two of the following:
  - (a) “A” is the holder of a cheque payable to the bearer, “A” has lost the cheque and “B” has found the cheque. Can “B” receive the payment by producing the cheque to the bank?

- (b) "A" has taken 500 Rs. loan from "B" and "A" gives a promissory note and "A" promises to pay Rs. 500 to B on the marriage day of B. Is it a valid promissory note?
- (c) "A" who is a customer of a Bank has given Rs. 10,000 in Rs. 10 coins to the bank for deposit. But bank has refused to receive the coins on the ground of inconvenience. Can "A" give complaint to the banking ombudsman?