

**DECEMBER 2019**

**BANKING LAW**

**(OLD/NEW)**

1. Discuss the functions of commercial banks in India.
2. What is endorsement? Explain the different types of endorsements.
3. Explain the precautions to be taken by a banker while lending on hypothecation.
4. Narrate the rights of a banker.
5. Who is a holder in due course? Explain the privileges of a holder in due course.
6. Explain the banker's duty to honour the customers cheques.
7. Explain the various trends of E-Banking Services.
8. Write a short note on any two of the following:
  - (a) Cheques.
  - (b) Deposit Insurance Corporation.
  - (c) Credit card.
9. Solve any two of the following problems:
  - (a) Mr. Ishwar, father of minor son Ganesh approaches the banker for a loan facility against F.D. receipts of Rs. 1,00,000/- issued in the name of his minor son Ganesh. Decide.
  - (b) 'A' has executed an instrument in favour of 'X' as follows. "I promise to pay 'X' Rs. 1,00,000/- after my marriage with 'C'". Is this a valid promissory note? Decide.
  - (c) A customer gave the banker a sealed cover containing 200 coins of Re. 1 and leaves it with banker for sale custody. But when the customer demands for the cover after some days the banker gives two hundred rupees note. Do you think the banker's act is justifiable?