

**BANKING LAW**  
**(OLD AND NEW BATCH)**  
**JUNE/JULY 2019**

1. Discuss origin and evolution of banking institution in India.
2. Examine the various controls of RBI over commercial Banks.
3. Explain the objectives and features of Securitisation Act, 2002.
4. Who is customer of a bank? Discuss the general relationship between banker and customer.
5. Define cheque. How a differs from bill of exchange and promissory note?
6. Define indorsement. Explain the various types.
7. Explain the various trends in E-Banking Services.
8. Write short note on any two of the following:
  - a) 'Holder in Duecourse'.
  - b) Banking Ombudsman.
  - c) Consequences of dishonor of cheques.
9. Solve any two of the following problems:
  - a) 'A' instructs his Banker to buy certain debentures for him and asks the Banker to keep them for him and collects the interest on them. Subsequently 'A's current account is overdrawn. Can Banker exercise the lien over debentures?
  - b) 'M' 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 held in the account in the joint names of 'M' and 'N'. 'N' challenges it and demands for restoration of amount from the Banker. Decide.
  - c) P, Q, R and S are partners in the 'Z' firm. They informed the banker that P and Q will operate the firm's current account, can banker honour the cheques of the firm signed by P and R?