

B. A. LL. B. ( SEM- VIII) Examination, April 2019.

**BANKING LAW**

Duration : 3 Hours

Total Marks: 75

*Instructions: 1) Answer any eight Questions from Q. No. 1 to Q. No. 12.*

*2) Question No. 13 and 14 are compulsory (8x8 = 64)*

1. Examine the theories of the development of banking in India.
2. The general relationship between banker and a customer is that of a debtor and creditor. Comment.
3. Comment on the Banker's implied obligation to maintain the secrecy of the customer's account.
4. " Right of appropriation is an important right of the banker" – Explain the Statement with appropriate case laws.
5. Discuss the statutory protection available to a paying banker.
6. What is crossing of cheque? Explain various types of crossing of cheque.
7. What are the different types of commercial letter's of credit?
8. Discuss the various quantitative methods of credit control adopted by Reserve Bank of India.
9. Explain the criminal liability of drawer of a cheque on dishonor.
10. Discuss the impact of R. C. Cooper v. Union of India on the nationalization of scheduled banks in India.
11. Explain the law relating to Garnishee Order.
12. What precautions needs to be taken by the banker while opening the account of special types of customers.

13. Write short notes on (any two)

(2x3 = 6)

(a) Privileges of Holder in due course.

(b) Safe custody deposit.

(c) Banker's lien.

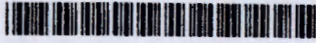
14. Answer the following (any two)

(2x2.5 =5)

(a) Banking Ombudsman.

(b) Notice of dishonor.

(c) Kinds of accounts.



**BALBA – 1218**

**B.A. LL.B. (Semester – VIII) Examination, October 2018**  
**BANKING LAW**

Duration : 3 Hours

Max. Marks : 75

**Instructions :** 1) Answer **any eight** questions from Q. No. 1 to 12.  
2) Q. No. 13 and 14 are **compulsory**.

**(8×8=64)**

1. Discuss the early history of Banking in India.
  2. Explain the letters of credit.
  3. Discuss the duties and responsibilities of the collecting bank.
  4. Examine the functions of the Reserve Bank of India.
  5. Discuss the rights and privileges of Holder in Due Course.
  6. Critically examine the concept of nationalization of Banks in India.
  7. Elaborate on the salient features of the Banking Regulation Act, 1949.
  8. What are the precautions to be followed by a Banker while opening accounts for special customers ?
  9. Analyse the nature of the different kinds of Accounts.
  10. What is a Cheque ? Explain the different types of crossing of cheques.
  11. Explain the manner in which non-banking institutions are controlled.
  12. What is the remedy for recovery of debts that are due to a Bank ?
  13. Write a short notes (**any two**) : **(2×3=6)**
    - i) Passbook
    - ii) Notice of dishonour
    - iii) Bank guarantee.
  14. Answer **any two** : **(2×2.5=5)**
    - i) Cash Reserve Ratio
    - ii) Noting and protest
    - iii) Promissory Note.
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**BALBA – 1889**

**B.A.LL.B. (Semester – VIII) Examination, April 2018  
BANKING LAW**

Duration : 3 Hours

Total Marks : 75

**Instructions : Answer any eight questions from Q.No. 1 to 12.  
Q.No.13 and 14 are compulsory.**

**(8×8=64)**

1. Examine the development of Banking in India.
2. The general relationship between a banker and customer is like that of a debtor and creditor. Comment.
3. Explain the statutory protection available to the collecting banker.
4. Give a detailed explanation of the different services in Banking.
5. Explain the criminal liability of the drawer of a cheque upon dishonor.
6. Critically analyse the position in India after nationalization of Banks.
7. Examine the various kinds of Endorsements.
8. Explain the functions of the Reserve Bank of India.
9. What is crossing of cheque ? Explain the various types of crossing of cheques.
10. Give a detailed account of the emergence of multi-functional dimensions of Banking.
11. Examine the salient features of the Banking Regulation Act, 1949.
12. Explain the rights and privileges of holder in due course.

13. Write short notes on (any two) :

**(3×2=6)**

- i) Garnishee order
- ii) Deposit account
- iii) Banker's lien.

14. Answer the following (any two) :

**(2×2.5=5)**

- i) Merchant banking
  - ii) Current account
  - iii) Ombudsman.
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**BALBA – 1317**

**B.A.LL.B. (Semester – VIII) Examination, October 2017**  
**BANKING LAW**

Duration : 3 Hours

Total Marks : 75

- Instructions:** 1) Answer any 8 questions from Q. No. 1 to Q. No. 12.  
 2) Q. No. 13 and Q. No. 14 are compulsory.  
 3) Figures to the right indicate full marks.

1. Discuss the early history of banking in India. 8
2. What is Banking ? Outline the agency and utility services in banking. 8
3. Comment on the Banker's implied obligation to maintain the secrecy of the customer's account. 8
4. "Right of appropriation is an important right of the banker" – Explain the statement with appropriate case laws. 8
5. Examine the statutory protection available to a paying banker. 8
6. What is crossing of cheque ? Explain various types of crossing of cheque. 8
7. What are the different types of commercial letters of credit ? 8
8. Discuss the various quantitative methods of credit control adopted by Reserve Bank of India. 8
9. Explain the criminal liability of drawer of a cheque on dishonor. 8
10. Discuss the reasons for nationalization of schedule banks in India with appropriate case laws. 8
11. Explain the law relating to Garnishee Order. 8
12. What precautions needs to be taken by the banker while opening the account of special types of customers ? 8

**BALBA – 1317**



**13. Write short notes on any two :**

**(3x2=6)**

- a) Pass Book
- b) Banker's Right to set-off
- c) Holder in due course.

**14. Write short notes on any two :**

**(2x2.5=5)**

- a) Merchant Banking
  - b) Demand Draft
  - c) Bills of Exchange.
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**BALBA – 2617**

**B.A.LL.B. (Semester – VIII) Examination, April 2017  
BANKING LAW**

Duration : 3 Hours

Total Marks : 75

- Instructions :** 1) Answer **any 8** questions from Q. No. 1 to Q. No. 12.  
2) Q. No. 13 and Q. No. 14 are **compulsory**.  
3) Figures to the **right** indicate **full marks**.

1. State the obligations of the banker towards the customer. 8
2. "Right of appropriation is an important right of banker." Explain in relation to the rule in "Clayton's Case". 8
3. What precautions should a banker take while opening a new account in the name of the customer ? 8
4. Write a brief note on parties to a negotiable instruments and their capacity and liability. 8
5. Discuss the functions of Reserve Bank of India. 8
6. Explain the rights and privileges of holder in due course in relation to Negotiable Instruments. 8
7. State and explain the salient features of Banking Regulation Act, 1949. 8
8. Discuss the statutory protection available to the collecting banker. 8
9. Explain the various quantitative methods of credit control adopted by Reserve Bank of India. 8
10. What is endorsement ? Highlight on the various kinds of endorsements. 8
11. Give a detailed account of what is meant by merchant banking. 8
12. What are letters of credit ? Examine the basic features of commercial letters of credit. 8
13. Write short notes on **any two** : (2×3=6)
  - a) Rightful dishonor of cheque.
  - b) Banker's lien.
  - c) Current account.
14. Write short notes on **any two** : (2×2.5=5)
  - a) Bank Guarantee.
  - b) Bills of Exchange.
  - c) Kinds of cheque.



**BALBA – 1716**

**B.A.LL.B. (Semester – VIII) Examination, October 2016**  
**BANKING LAW**

Duration : 3 Hours

Total Marks : 75

- Instructions :** 1) Answer **any 8** questions from Q. No. 1 to Q. No. 12.  
2) Q. No. 13 and Q. No. 14 are **compulsory**.  
3) Figures to the **right** indicate **full marks**.

1. 'From time immemorial the banker has been an indispensable pillar of Indian Society'. In the light of this, examine the development of Banking in India. **8**
2. 'Banker has an implied obligation to maintain the secrecy of customers account'. Explain. **8**
3. Explain the criminal liability of drawer of a cheque on dishonor. **8**
4. Outline the legal character of a Banker – Customer relationship. **8**
5. Explain the role of the Reserve Bank of India as a Central Bank of India. **8**
6. Discuss the statutory protection to the collecting banker. **8**
7. Discuss the reasons for nationalization of schedule banks in India with appropriate case laws. **8**
8. Elaborate on the salient features of the Banking Regulation Act, 1949. **8**
9. Give an account of the emergence of multifunctional dimensions of Banking. **8**
10. What is Garnishee Order ? State the cases where Garnishee Order is not applicable. **8**
11. Who is a holder and holder in due course in relation to Negotiable Instruments Act, 1881 ? **8**
12. What is Noting and Protest and Protest for better security ? Discuss in relation to Bills of Exchange. **8**

P.T.O.





13. Write short notes on any two : (3×2=6)

- a) Bankers right to set-off
- b) Crossed cheque
- c) Advantages of letter of credit.

14. Write short notes on any two : (2.5×2=5)

- a) Safe Custody Deposit
- b) Pass Book
- c) Deposit Account.



**BALBA – 1716**

(2-5x2)

**B.A.LL.B. (Semester – VIII) Examination, April 2016**

**BANKING LAW**

Duration : 3 Hours

Total Marks : 75

**Instructions :** 1) Answer any 8 questions from Q.No.1 to Q. No.12.

(2-5x2)

2) Q.No.13 and Q.No.14 are compulsory.

3) Figures to the right indicate full marks.

1. Discuss the early history of banking in India. 8
2. 'Right of appropriation is an important right of Banker'. Explain in relation to the rule in 'Clayton's Case'. 8
3. What is a Cheque ? Explain the different types of crossing of cheques. 8
4. Explain the functions of Reserve Bank of India. 8
5. Discuss the Statutory Protection to the collecting Banker. 8
6. What is Garnishee Order ? Explain the law relating to the Garnishee Order. 8
7. Critically examine the nationalization of Banks. 8
8. Highlight on the various kinds of Endorsements. 8
9. What are the different types of Commercial letters of credit ? 8
10. Elaborate on the salient features of Banking Regulation Act, 1949. 8
11. Analyse the nature of different types of Accounts. 8
12. What are the precautions to be adopted by the Banker while opening accounts for special customers ? 8

P.T.O.



13. Write short notes on any two : (3x2=6)

- a) Recurring Deposit.
- b) Cash Reserve Ratio.
- c) Bank Guarantee.

14. Write short notes on any two : (2x2.5=5)

- a) Holder in Due Course.
- b) Noting and Protest.
- c) Bills of Exchange.