B. A. LL.B. (FIVE YEAR DEGREE COURSE) (CBCS-2021 COURSE) B.A. LL.B. (5 Year) Sem - V : SUMMER : 2024 SUBJECT: BUSINESS LAW : BANKING LAW INCLUDING NEGOTIABLE INSTRUMENT ACT

Day: Wednesday Date: 15/05/2024

S-24895-2024

Time: 02:00 PM-04:30 PM

Max. Marks: 60

N.B.

- 1) All questions are **COMPULSORY**.
- 2) All questions carry **EQUAL** marks.
- Q.1 A) Explain the growth and development of banking institution in India

OR

- B) Discuss the role of Reserve Bank of India in case of reconstruction & amalgamation of banking companies.
- Q.2 A) Define the term 'Bank'. What are the characteristics of banking business under the Banking Regulation Act, 1949?

OR

- B) Discuss the provisions relating to dishonour of Cheques due to insufficiency of funds provided under the Negotiable Instrument Act, 1881.
- **Q.3** A) Who is a 'Customer'? Explain the general relationship of a banker and a customer.

OR

- B) Explain the various types of advances which at present are included in the priority sector advances.
- Q.4 A) Write short notes on:
 - i) Reasons for Bank Nationalisation.
 - ii) Credit guarantee Scheme.

OR

- B) Write short notes on:
- i) E-Banking.
- ii) Constitution and Management of Reserve Bank of India.
- **Q.5** A) Answer the following.
 - i) Mr. Mehta couldn't present the cheque received from hid friend due to busy schedule. The period of limitation is about to expire on a day which happens to be a holiday. Advice Mr. Mehta.
 - ii) R.C. Cooper Case. Explain the case along with the facts, issues and Judgement thereof.

OR

- B) Answer the following.
- i) Mr. 'A' has drawn a cheque favouring Mr. 'B'. Mr. 'A' has sufficient funds in his bank account and yet the cheque was dishonoured by the drawee bank. Explain.
- ii) *HDFC Bank Ltd. V. Parwati Cotton* Explain the case along with the facts, issues and Judgement thereof.

* * * *