

B. A. LL.B. (FIVE YEAR DEGREE COURSE) (CBCS-2021 COURSE)
B.A. LL.B. (5 Year) Sem - V : SUMMER : 2025
SUBJECT: BUSINESS LAW : BANKING LAW INCLUDING NEGOTIABLE
INSTRUMENT ACT

Day : Friday
Date : 25/04/2025

S-24895-2025

Time : 02:00 PM-04:30 PM
Max. Marks : 60

N.B.

- 1) All questions are **COMPULSORY**.
- 2) Figures to the **RIGHT** indicate **FULL** marks.

Q.1 A) Elaborate the history of Banking in India and also comment on the changes brought about in Indian Banking post the application of the New Economic Policy of 1991. (12)

OR

Q.1 B) Critically Examine the powers and functions of the Debts Recovery Tribunal. (12)

Q.2 A) Explain the process of Reconstruction and Amalgamation under the Banking Regulation Act, 1949. (12)

OR

Q.2 B) Elucidate the Banking Ombudsman Scheme and its use in the Banking Sector. (12)

Q.3 A) Elaborate the duties of the Banker towards his Customer, and also elaborate the duties of the Customer towards his Banker. (12)

OR

Q.3 B) Analyze the salient features of the Securitization and Reconstruction of Financial assets and Enforcement of Security Interests Act, 2002 (Securitization Act). (12)

Q.4 A) Write short notes on : (12)
i. Negotiation and Presentment
ii. Types of Cheques

OR

Q.4 B) Write short notes on : (12)
i. Central banking functions of the Reserve Bank of India.
ii. Arguments against the Nationalization of Banks in India.

Q.5 A) i) Shyam issued a Cheque to Ram for Rs. 10,00,000/-. Due to some unseen circumstances, Ram met with an accident, and during the same he lost some valuables along with the Cheque which Shyam had handed over to him. Render legal opinion to Ram and Shyam for legal remedies available for the risks associated with the lost Cheque. (12)
ii) Explain the case of- "*Arun Bhatiya v. HDFC bank*"

OR

Q.5 B) i) Mr. A issued a Promissory Note to Mr. B which was dishonored by Non-Acceptance. What are the options available to the holder of the Promissory Note in this case under the Negotiable Instrument Act, 1991? (12)
ii) Explain the case of- "*Pradeep Kumar v. Post Master General*"
