

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

Day : Friday
Date : 22/11/2024

W-24895-2024

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) 'The existing banking structure in India has evolved over several decades and has been bearing several credit and banking needs of the economy.' Based on the above contention, elaborate the structure of banking in India. (12)

OR

Q.1 B) 'Nationalization of Banks was a key step in development of Banking Sector in India'. Comment and Analyze. (12)

Q.2 A) Elucidate the salient features of Banking Regulation Act, 1949. (12)

OR

Q.2 B) Elaborate the constitution and management of Reserve Bank of India and its functions towards other commercial banks. (12)

Q.3 A) What are the duties of a Banker and a Customer towards each other as: (i) Bailor and Bailee and (ii) Mortgagor and Mortgagee? (12)

OR

Q.3 B) Analyze the concept of 'Advances to the Priority Sector' according to the latest circular passed by the Reserve Bank of India. (12)

Q.4 A) Write short notes on : (12)
i. Liability of Parties to the Negotiable Instruments.
ii. Noting and Protest

OR

Q.4 B) Write short notes on : (12)
i. E-banking Services
ii. Ancillary Services of the Banks towards its customers.

Q.5 A) i) Mr. X had taken a loan from ABC Bank Ltd. wherein he has failed to pay the EMIs for three consecutive months. The Credit Management Team of the bank have made him repeated calls for payment of EMIs but he has yet not responded. Critically examine the steps which the Bank can take against Mr. X under the Securitization Act, 2002. (12)
ii) Explain the case of- "*Punjab National Bank v. Union of India*"

OR

Q.5 B) i) The Reserve Bank of India is of the opinion that the banks, namely 'ABC Ltd.' and 'XYZ Ltd.' have to amalgamate in public interest. Elucidate the steps which will be taken by the Central Government after accepting the application of Reserve Bank of India for amalgamation of the above banks. (12)
ii) Explain the case of- "*Phoenix ARC (P) Ltd. v. Vishwa Bharati Vidya Mandir*"
