

B.B.A. LL.B. (FIVE YEAR DEGREE COURSE) (CBCS-2021 COURSE)
B.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-24956-2024

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) Elaborate the banks which were subjected to nationalization and reason of their selection. What was the political scenario during nationalization? Explain in detail.

OR

B) Critically examine the concept of Dishonor. Explain the two ways in which an instrument can be dishonored and also elaborate the rights of the payee in case of dishonor.

Q.2 A) Explain the salient features of Securitization Act, 2002 (SARFAESI). Also elaborate why this Act plays a major role with NBFC's.

OR

B) What role is the Reserve Bank of India (RBI) playing to fulfill its role as the central bank of India? Explain in detail the functions of RBI in relation to other banks in India.

Q.3 A) Elaborate the working of Regional Rural banks in India and also explain what is NABARD.

OR

B) Explain the difference between Presentment, Negotiation and Endorsement.

Q.4 A) Write Short Notes On-
i) Recent trends in Banking in India
ii) Relationship of a customer and a banker as an Agent and a Principal

OR

B) Write Short Notes On-
i) Relationship of a customer and a banker as a Trustee and a Beneficiary
ii) Loans and Advances

Q.5 A) Answer the following-
i) Mr. 'A' via a website approached Mr. 'B' who claims to be the owner of Cabana Hotels. Mr. 'B' has asked Mr. 'A' to make the part payment (advance). Now as soon as the payment was successful, within an hour later, Mr. 'A' has received a message that all of his money in his account has been debited and the balance is Rs. 0/- . Can the bank be held liable for refund/payment? Analyze and Comment.
ii) *Mr. Ramanbhai Mathurbhai Patel v. State of Maharashtra*- Explain the case law in light of the facts, issues and judgement thereof.

OR

B) Answer the following-
i) Reserve Bank of India is planning to set up new guidelines on dealing with the banking frauds of India? Comment.
ii) *HDFC Bank Ltd. v. Parwati Cotton*- Explain the case law in light of the facts, issues and judgement thereof.