

Subject: BANKING LAW

Duration: 3 hours

Max.Marks: 100

1. Write an explanatory note on the functions of Commercial Bank of India.
2. Discuss the constitution and functions of Reserve Bank of India.
3. Explain the features of Securitisation Act, 2002.
4. What is Negotiable Instrument? What are the kinds of Negotiable Instruments?
5. What is Endorsement? Explain different kinds of Endorsement.
6. Define Banker and Customer. Discuss the general and special relationship between banker and customer.
7. Explain the powers and functions of Banking Ombudsman.
8. Short Notes:
 - a) History of Banking in India
 - b) Garnishee Order
 - c) E-Banking
9. Solve problems
 - a) 'A' was a temporary employee in M/S XYZ & Co' and he was to be made permanent employee. He overdraw from the 'Z' bank to a sum of 50,000 Rs. On one day A did not attend to duty. Director of XYZ Co' telephoned the manager of Z bank to take A's address. In their conversation bank manager revealed information about his a/c. The director misconceived the information and thought that A was insolvent and terminated 'A' from his job. Can 'A' claim compensation from the banker for not keeping the secrecy of the customer's a/c and for the job lost?
 - b) "I acknowledge myself to be indebted to B in Rs.1,00,000 to be paid on demand to B on his attaining the age of majority. Is it valid Promissory Note?"
 - c) 'A' drawn a post dated cheque payable to 'B'. 'B' presents a post dated cheque to banker for payment before its due date. The banker makes payment on the same before its due date. Can banker do so?

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Michael Seilmaier



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