



**BALBA – 1716**

(3=5x3)

**B.A.LL.B. (Semester – VIII) Examination, April 2016**

**BANKING LAW**

Duration : 3 Hours

Total Marks : 75

**Instructions:** 1) Answer **any 8** questions from Q.No.1 to Q. No.12.

(2=5x2)

2) Q.No.13 and Q.No.14 are **compulsory**.

3) Figures to the **right** indicate **full** marks.

1. Discuss the early history of banking in India. 8
2. 'Right of appropriation is an important right of Banker'. Explain in relation to the rule in 'Clayton's Case'. 8
3. What is a Cheque ? Explain the different types of crossing of cheques. 8
4. Explain the functions of Reserve Bank of India. 8
5. Discuss the Statutory Protection to the collecting Banker. 8
6. What is Garnishee Order ? Explain the law relating to the Garnishee Order. 8
7. Critically examine the nationalization of Banks. 8
8. Highlight on the various kinds of Endorsements. 8
9. What are the different types of Commercial letters of credit ? 8
10. Elaborate on the salient features of Banking Regulation Act, 1949. 8
11. Analyse the nature of different types of Accounts. 8
12. What are the precautions to be adopted by the Banker while opening accounts for special customers ? 8

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13. Write short notes on any two : (3×2=6)

- a) Recurring Deposit.
- b) Cash Reserve Ratio.
- c) Bank Guarantee.

14. Write short notes on any two : (2×2.5=5)

- a) Holder in Due Course.
- b) Noting and Protest.
- c) Bills of Exchange.