

LL.B. (3 Years Course) CBCS Pattern Semester-IV
Course Code-UL34E07 : Banking Law

P. Pages : 1

Time : Three Hours



GUG/W/23/12075

Max. Marks : 80

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- Notes : 1. Attempt all questions.
2. Each question carries equal marks.

1. Discuss Historical development of Banking Sector in India.

OR

Explain the banker and customer relationship in detail. Can it be considered as principal – agent relationship?

2. Discuss system of banking in India. Also point out the role of central Bank as an apex banking institution.

OR

What are the principles of good lending? How far is the profitability principle of lending important?

3. Examine the Banking Regulation Act, 1949, and its impact on the functioning and governance of commercial banks in India.

OR

Analyze the role of the Reserve Bank of India (RBI) in regulating the banking sector in India. Discuss its primary functions, powers, and responsibilities as outlined in the Reserve Bank of India Act, 1934.

4. Discuss the concept of Non-Performing Assets (NPAs) and their impact on the Indian banking system.

OR

Write short notes on **any two** of the following:

- Kinds of Guarantee
- Surety's Liability
- Debt Recovery Tribunal

5. Explain the concept of “negotiability” under the Negotiable Instruments Act, 1881, and discuss the essential elements of a negotiable instrument. How does negotiability impact the transferability and enforceability of the instrument?

OR

The Negotiable Instruments Act, 1881, provides for various protections and remedies for parties who have been wronged by a negotiable instrument, such as dishonor of a cheque or non-payment of a promissory note. Discuss the legal provisions and procedures for seeking redress under the Act, and the role of courts and other authorities in resolving disputes related to negotiable instruments.
