



**III Semester LL.M. Examination, June/July 2012**  
**BANKING LAW (Specialization Paper – V)**  
**(Business and Trade Law Branch)**

Duration : 3 Hours

Max. Marks : 80

- Instructions:** 1. Answer all Questions.  
2. Figures to the right indicate marks.

- Q. No. 1. (a) State the development of banking in India. Marks : 10  
OR  
Explain the features of Banking Regulation Act.
- (b) Write a note on : Marks : 6  
i) Co-operative bank  
OR  
ii) Commercial bank.
- Q. No. 2. (a) Explain the role of non banking financial intermediates. Marks : 10  
OR  
State the merits and demerits of Bank Nationalization.
- (b) Write a note on : Marks : 6  
i) Priority sending  
OR  
ii) Promotion of under privileged classes.
- Q. No. 3. (a) State the organization and functions of R.B.I. (Reserve bank of India). Marks : 10  
OR  
Explain the banker and customer relationship and elucidate their respective duties.
- (b) Write a note on : Marks : 6  
i) Banker's lien  
OR  
ii) Consumer Protection Act and banking service.

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Q. No. 4. (a) Define “Bill of Exchange” and “Cheque” and state the similarities and difference between the two.

Marks : 10

OR

Define and distinguish between the ‘holder’ and ‘holder in due course’.

(b) Write a note on :

Marks : 6

i) Criminal liability of a drawer of cheque for dishonour of cheques.

OR

ii) Debt recovery tribunal.

Q. No. 5. (a) State the advantages of information technology in banking.

Marks : 10

OR

Discuss whether E-banking is a boon or bane.

(b) Write a notes on :

Marks : 6

i) Credit card

OR

ii) Debit card.