



**III Semester LL.M. Examination, December 2013  
BANKING LAW**

Duration : 3 Hours

Max. Marks : 80

- Instructions:** 1. Answer **all** questions.  
2. Answer **one** essay type and one short note question form **each** Unit.  
3. Figures to the **right** indicate marks.

Q. No. 1. (a) Discuss the process of evolution of banking institutions in India. Marks : 10

OR

Define the terms 'Banker' and 'Customer'. Explain the general and special features of the relationship between a Banker and Customer.

(b) Write a note on the different kinds of banks in India. Marks : 6

OR

Write an explanatory note on 'Reconstruction of Banks'.

Q. No. 2. (a) "Nationalization of Banks has brought radical change in the progress of banking industry". Discuss. Marks : 10

OR

Explain the RBI directives and instructions on 'advances and lending to priority sector'.

(b) State the reasons for establishment of the Deposit Insurance Corporation. Marks : 6

OR

Explain the liability of DIC to depositors.

Q. No. 3. (a) Discuss briefly the role of RBI in controlling the monopoly of currency issue and bank rate policy formulation. Marks : 10

OR

Define 'Credit Control'. Explain the methods of credit control adopted by the Central Bank in UK and India.

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(b) Write a note on 'Deficiency in Banking Services'.

Marks :

OR

Write an explanatory note on 'Financial and Non-financial companies'.

Q. No. 4. (a) Outline the need for the Debts Recovery Tribunal (DRT) and object of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993.

Marks : 10

OR

Explain the characteristics of Negotiable Instruments. Add a note on Holder and Holder in due Course.

(b) Explain the powers and functions of Debt Recovery Tribunal. Marks : 6

OR

What are the modes of securing advances by Banks ?

Q. No. 5. (a) What is Electronic Banking ? Evaluate its relevance in the changed scenario in the banking sector.

Marks : 10

OR

Discuss the summary of observations and recommendations of the Tandon Committee Report.

(b) Write a note on 'Credit Cards Services'.

Marks : 6

OR

Write an explanatory note on 'Reforms in Indian Banking Law'.

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