BANKING LAW

Time : Three Hours   Maximum : 75 Marks

SECTION-A (20 Marks)
Answer **ALL** questions
ALL questions carry **EQUAL** marks   (1 0 x 2 = 20)

1   Whatis money?
2   Whatis a private bank?
3   Whois called as banker?
4   Whatis a dormant account?
5   Whatis a lien?
6   Write any two rights of a mortgager?
7   Who can cross a cheque?
8   What is the rule laid down in clayton's case?
9   What is Minimum Reserve system?
10   What is statutory liquidity ratio?

SECTION - B (25 Marks)
Answer **ALL** Questions
ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

11 a Discuss about the functions of banks.
                        OR
    b Write a short note on regional rural banks.

12 a Discuss the formalities in opening a bank account.
                        OR
    b Distinguish between a current account and savings account.

13 a What are the forms of advances?
                        OR
    b What are the essentials of a pledge?

14 a What are the statutory protection to a paying banker?
                        OR
    b How is bill of exchange different from a promissory note?

15 a Discuss about the organizational setup of RBI
                        OR
    b What are the instruments available to the RBI for control of credit?

SECTION - C (30 Marks)
Answer any **THREE** Questions
ALL Questions Carry **EQUAL** Marks (3 x 10 = 30)

16   Discuss about the structure of banking in India.

17   Define the term banker and customer and bring out the relationship that
        exists between them.

18   Briefly discuss about the principles of sound lending

19   Discuss briefly about the features a cheque.

20   Explain about the functions of Reserve Bank.