

Reg. No. : .....

Name : .....

**Eighth Semester B.A. LL.B./B.Com. LL.B./B.B.A. LL.B. (Five Year Integrated) Degree Examination, July 2025**

**LAW OF BANKING AND NEGOTIABLE INSTRUMENTS (Option I)**

**(2020 Admission Onwards)**

Time : 3 Hours

Max. Marks : 80

**PART – A**

I. Answer any **six** questions not exceeding **50** words each. Each question carries **2** marks.

1. CRR and SLR.
2. Core Banking.
3. Garnishee Order.
4. Nationalization of banks.
5. NABARD.
6. Noting and Protest.
7. Financial Inclusion.
8. Clayton's Rule.

**( $6 \times 2 = 12$  Marks)**

P.T.O.

## PART – B

II. Answer any **four** questions in not exceeding **150** words each. Each question carries **5** marks.

1. Paying Bank's duties and responsibilities.
2. Relevance of crossing of cheque.
3. Banker's duty towards a Minor's Account.
4. Banking Ombudsman.
5. Banker's Lien.
6. Pre requisites for opening a Bank account.

**(4 × 5 = 20 Marks)**

## PART – C

III. Answer any **four** questions. Each question carries **6** marks.

1. 'A', an employee of a company misappropriates funds of the company. The company issues a letter to the bank to give details of the accounts of 'A'. The Bank refuses to give details. Advice the Company.
2. A bank makes payment on a postdated cheque. The drawer has passed away, a few days before the due date of cheque and bank receives official information from legal heirs regarding the same. But the payment has already made. Can the bank debit the customer's account and recover the amount paid from the payee?
3. 'X', a customer has kept his gold and valuables in bank's locker for safe custody. Does bank have a lien on these articles?
4. Discuss whether an instrument containing the statement, "I promise to pay Rs.5,000/- seven days after my marriage with B" is a promissory note.
5. A sum of Rs.25,000/- was wrongfully credited in the account of Mr. X, which was withdrawn and spent by him. Can the bank can recover the amount from Mr. X?

**(4 × 6 = 24 Marks)**

## PART – D

IV. Answer any **two** questions. Each question carries **12** marks.

1. Describe various aspects of Credit Guarantee Schemes with special reference to advances to priority sectors.
2. Salient Features of Banking Regulation Act.
3. The role of Reserve Bank of India.

**(2 × 12 = 24 Marks)**