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**BACHELOR OF LAWS - LL.B. (THREE YEAR DEGREE COURSE) (CBCS - 2015 COURSE)**  
**LL.B. Sem-I : WINTER- 2022**

**SUBJECT : BANKING LAW INCLUDING NEGOTIABLE INSTRUMENT ACT**

Day : Tuesday

Time : 02:00 PM-04:30 PM

Date : 22-11-2022

**W-12585-2022**

Max. Marks : 60

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**N.B.:**

- 1) All questions are **COMPULSORY**.
  - 2) All questions carry **EQUAL** marks.
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**Q.1 a)** Define 'Bank' and explain main characteristics of banking business.

**OR**

**b)** What is Bank Nationalisation?

**Q.2 a)** Explain the business permitted for a banking company under the Banking Regulation Act,1949

**OR**

**b)** Discuss the central banking functions of Reserve Bank of India.

**Q.3 a)** Who is customer of a bank? Discuss Principal and Agent relationship between a banker and his customer.

**OR**

**b)** The banker is bound to honour his customer's cheque. Explain with necessary conditions.

**Q.4 a)** Discuss the basic principle of Lending

**OR**

**b)** What are Secured Loans? What procedure is required to be taken by a banker in case Advances against land or real estate?

**Q.5 a)** Define Negotiable Instrument and explain its various types.

**OR**

**b)** Explain Bankers Ombudsman Scheme.

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