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**PRESIDENCY  
UNIVERSITY**

**BENGALURU  
School of Law**

**Mid - Term Examinations - November 2024**

**Semester:** VII

**Date:** 05-11-2024

**Course Code:** LAW4024

**Time:** 02:00pm – 03:30pm

**Course Name:** Banking Law

**Max Marks:** 50

**Program:** B.A.LL.B. (Hons.) /BBA.LL.B. (Hons.) /  
B.Com LL.B (Hons.)

**Weightage:** 25%

**Instructions:**

- (i) Read all questions carefully and answer accordingly.  
(ii) Do not write anything on the question paper other than roll number.

**Part A**

**Answer ALL the Questions. Each question carries 2 marks.**

**5Qx2M=10M**

- |   |  |         |          |     |
|---|--|---------|----------|-----|
| 1 | Name the Chairman of the First Narasimhamam Committee?               | 2 Marks | Memorize | C01 |
| 2 | State the advantages of internet Banking .                           | 2 Marks | Memorize | C03 |
| 3 | List the various types of banks in India?                            | 2 Marks | Memorize | C01 |
| 4 | Name the Statutory instruments under the Negotiable Instruments Act? | 2 Marks | Memorize | C02 |
| 5 | Define a Holder under the negotiable Instruments Act?                | 2 Marks | Memorize | C02 |

**Part B**

**Answer ALL Questions. Each question carries 10 marks.**

**4QX10M=40M**

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|-----|--|---------|---------------|-----|
| 6a. | Banking Companies are governed by which two legislation in India.  | 2 Marks | Memorize      | C01 |
| 6.  | 6b. Explain the Objective of the Banking Regulation Act 1949.  | 3 Marks | Comprehension | C01 |
|     | 6c. Outline procedure of Licensing of Banking Companies under Banking Regulation Act.  | 5 Marks | Analysis      | C01 |
| OR  |  |         |               |     |
| 7a. | Define Moratorium under Banking Regulation Act.  | 2 Marks | Memorize      | C01 |
| 7.  | 7b. Discuss when a banking company is temporarily unable to meet its obligations what is the recourse under S. 37 and 45 of Banking Regulation Act | 3 Marks | Comprehension | C01 |

	7c.	Analyse the provisions for winding up of a banking company under Sections 38 to 44 of the Banking Regulation Act 1949 lay down.	5 Marks	Application	C01
	8a.	Explain the background and facts of the R C Copper's Case.	5 Marks	Comprehension	C01
8.	8b.	Identify the reason for the Nationalization of banks in India.	5 Marks	Comprehension	C01
		OR			
	9a.	The Narasimham Committee, formally known as the Committee on Financial Sector Reforms, was formed in 1991 to address the financial crisis facing India. It became a critical factor in transforming the Indian banking sector. Describe	5Marks	Comprehension	C01
9.					
	9b.	Summarize the recommendation of both the Narasimham committees.	5Marks	Comprehension	C01
	10a.	Describe who is a holder and holder in due course and the privileges of Holder in due course	5Marks	Comprehension	C02
10.	10b.	Discuss the different kinds of endorsement recognized under NI Act.	5 Marks	Comprehension	C02
		OR			
	11a.	Summarize the penal provisions contained in Sections 138 to 142 under NI Act.	5 Marks	Comprehension	C02
11.	11b.	Outline the Precautions to be taken by paying banker while making payment of Cheques .	5 Marks	Analysis	C02
	12a.	Describe the features of internet banking in India.	5Marks	Comprehension	C03
12.	12b.	Summarize the legal frame work of Internet banking in India.	5 Marks	Comprehension	C03
		OR			
	13a.	Analyse the legal issues in regulating the internet banking in India.	5 Marks	Analysis	C03
13.	13b.	Describe how internet banking has taken over the traditional banking in India.	5 Marks	Comprehension	C03