



PRESIDENCY UNIVERSITY

BENGALURU

Roll No.													
----------	--	--	--	--	--	--	--	--	--	--	--	--	--

End - Term Examinations – MAY 2025

Date: 27-05-2025

Time: 09:30 am – 12:30 pm

School: SOL	Program: BA.LLB.,BBA.LLB., BCOM.LLB (HONS)	
Course Code : LAW4024	Course Name: BANKING LAW	
Semester: VI	Max Marks: 100	Weightage: 50%

CO - Levels	CO1	CO2	CO3	CO4
Marks	26	19	31	24

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 2marks.

10Q x 2M=20M

1.	Name any two banking regulations in India.	2 Marks	L2	CO1
2.	Write the key features of scheduled banks.	2 Marks	L2	CO1
3.	Where is the headquarters of BIS Bureau of international settlement.	2 Marks	L2	CO1
4.	Name the three statutory Negotiable Instrument.	2 Marks	L2	CO2
5.	Name the modes of presentment.	2 Marks	L2	CO2
6.	What does the term Garnishee order mean and trace the origin of the term .	2 Marks	L2	CO3
7.	What are the duties of the Banker ?	2 Marks	L2	CO3
8.	What is Gift Cheque?	2 Marks	L2	CO3
9.	What are the legal frame work for the mobile banking in India?	2 Marks	L2	CO4
10.	Name the any two types of E-Banking Services offered in India .	2 Marks	L2	CO4

Part B
Answer the Questions.

Total Marks 80M

11.	a.	Analyze the characteristics and functions of e-banking services, evaluating their role in enhancing customer experience and operational efficiency.	10 Marks	L3	CO 4
Or					
12.	a.	Examine the advantages of conducting financial activities through mobile devices and what are the regulatory factors in ensuring safe and inclusive mobile banking.	10 Marks	L3	CO 4

13.	a.	Explain the concept of a banker's lien as a legal right over a customer's property for recovering dues and its practical effectiveness and limitations in the Indian banking context.	10 Marks	L3	CO 3
Or					
14.	a.	Compare the features, benefits, and operational mechanisms of various payment cards and assess their suitability for different user needs in the Indian financial ecosystem.	10 Marks	L3	CO 3

15.	a.	Analyze the role of ATMs in enabling 24/7 self-service banking solutions.	10 Marks	L3	CO 4
Or					
16.	a.	Explain the legal frameworks that ensure secure and ethical practices in e-banking services.	10 Marks	L3	CO 4

17.	a.	A company issues a written document promising to pay ₹50,000 to a supplier after 90 days without any conditions. The supplier, in turn, endorses this document to a third party in exchange for goods. Based on the given scenario, answer the following: A) Identify the type of negotiable instrument used by the company. Justify your answer with reference to the essential characteristics of this instrument as per the Act. B) Explain how the concept of endorsement applies in this case and the legal effect it has on the rights of the third party.	15 Marks	L3	CO 2
Or					
18.	a.	A paying banker, typically a bank or financial institution, is responsible for honoring negotiable instruments such as checks, drafts, and bills of exchange. Analyze the primary duties and responsibilities paying banker and collecting banker .	15 Marks	L3	CO 2

19.	a.	Analyze the regulatory and procedural requirements for opening a bank account, while synthesizing potential improvements to streamline the process for customers.	15 Marks	L3	CO 3
Or					

20.	a.	Evaluate the banker's obligation to process cheques, and the legal and procedural frameworks that govern this duty, while assessing the limitations imposed by factors such as insufficient funds, fraud detection, or regulatory compliance, and proposing strategies balance efficiency and security.	15 Marks	L4	CO 3
-----	----	---	----------	----	---------

21.	a.	Evaluate the key provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and analyze its implications for financial institutions and borrowers in India.	20 Marks	L4	CO 1
-----	----	--	----------	----	---------

Or

22.	a.	Evaluate the effectiveness of Basel III norms in strengthening risk management and capital adequacy in Indian banks, and propose a practical approach to address implementation challenges while ensuring financial stability.	20 Marks	L4	CO 1
-----	----	--	----------	----	---------