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**Presidency University**

**Bengaluru**

**SCHOOL OF LAW**

**MAKE UP EXAMINATION – SEPTEMBER 2023**

**Date**: 30/09/2023

**Time**: 9.30AM – 12.30PM

**Max Marks**: 80

**Weightage**: 40%

**Course Code**: LAW 311

**Course Name**: Banking Law

**Program**: BA.LLB(Hons), BBA.LLB(Hons), BCom.LLB(Hons)

**Instructions:**

1. *Read the all questions carefully and answer accordingly.*
2. *x*

**Answer all the Questions. Each question carries 8 marks. (8Qx 10M= 80M)**

1. Discuss the relationship of a banker and a customer. Explain the contractual obligations of both the parties. (10 Marks) (C.O.No.2) [Comprehension]
2. What are the different types of bank accounts? Analyze each account and illustrate its importance with relevant examples (10 Marks) (C.O.No.2) [Comprehension]
3. Discuss the principles of bank lending. What are the parameters which the banks take into consideration before granting loan? (10 Marks) (C.O.No.2) [Comprehension]
4. Explain the concept of "Negotiable Instrument" under The Negotiable Instruments Act, 1881. Whether a negotiable instrument is capable of transfer or not? (10 Marks) (C.O.No.4) [Analysis]
5. Distinguish between promissory note, bill of exchange and cheque along with relevant illustrations. (C.O.No.4) [Application]
6. Explain in detail about the primary and secondary functions of a commercial banks. (10 Marks) (C.O.No.1) [Knowledge]
7. Discuss the evolution of banking and it’s history in India (10 Marks) (C.O.No.1) [Knowledge]
8. Mr. Suresh has received a cheque from Rakesh. Upon presentation of the same in the bank, the same got dishonored. Analyze the possible reasons for dishonor of cheque.

(C.O.No.3)[Application]