



**UNIVERSITY OF PETROLEUM AND ENERGY
STUDIES**

End Semester Examination, December 2021

Course: Banking and Negotiable Instruments Law
Program: BALLB (Hons)(Criminal Law) (Constitution Law)
Course Code: CLCC 5002

Semester: IX
Duration : 03 hrs.
Max. Marks: 100

Instructions:

SECTION A
(Type the answers in test box)

Objective Type Questions/Definitions/fill in the blanks

5Qx2M=10 Marks

Q. No.		Marks	CO
1	Through the Banking, Public Financial Institutions and Negotiable Instruments Laws (Amendment) Act, 1988, the Parliament criminalized the bouncing of cheques under certain circumstances. True/False	2	CO4
2	An aggrieved bank-customer can register an online complaint with the Banking Ombudsman. True/False	2	CO2
3	What is the maximum punishment for dishonor of cheque as per section 138 of the Negotiable Instruments Act, 1881?	2	CO4
4	Name the Commission which recommended establishment of a central bank for British India in 1926.	2	CO1
5	Define term the 'Banking' under The Banking Regulation Act 1949.	2	CO2

SECTION B
(Scan and upload)

(Conceptual based question)

4Q x5M=20 Marks

Q. No.		Marks	
1	What are Regional Rural Banks? Discuss their functions. Also discuss the main regional rural banks working in India.	5	CO1
2	Evaluate the relevance of Law on fugitive economic offender in India in respect of management of Non-performing Asset.	5	CO3
3	Explain the principles that guide a banker in granting loans and advances.	5	CO2

4	How Non-Banking Financial companies are different from Banking companies? Whether registration of all NBFCs is necessary under The Reserve Bank of India Act 1934.	5	CO2
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SECTION-C
(Scan and upload)

(Descriptive/Analytical Questions)

2Qx10M=20 Mark

Q.No.		Marks	CO
1	Explain the key principals of BASEL II Norms in relation to regulate international banking.	10	CO3
2	Analyze briefly the instruments of monetary control in India that are regulated by the Reserve Bank of India.	10	CO2

SECTION-D

(Scan and upload)

(Case Studies/ Application Based Questions)

2Qx25M =50 Marks

Q.No.		Marks	CO
1	<p>Jeewan has taken a loan of Rupees 50 Lakhs for constructing a house from a private sector bank. On being unable to pay the loan and interest due thereon, the bank has declared this loan as NPA.</p> <p>You are approached by the bank for advice. Advise bank on:</p> <p>a) What are the possible legal options with the bank to recover this debt?</p> <p>b) Suggest the best course of action for recovery of this debt to bank.</p>	15 10	CO3
2	<p>'A' owes 10000 Rupees to 'B'. He draws a cheque in favour of B for 10000 rupees, but same gets dishonoured. Advice B what he can do to recover his money. Whether bank's slip of dishonoured cheque is a sufficient evidence to prove that cheque has been dishonoured?</p>	25	CO4