

(3 hours)

100 marks

- N.B : (1) Attempt any four questions
(2) All questions carry equal marks.
(3) Cite relevant case laws wherever necessary.

Q.1. Briefly discuss the main functions of Reserve Bank of INDIA with regard to the following –

- a) Regulation of Currency.
- b) Banker to the Government and Banker's Bank
- c) Bank rate.

Q.2. a). Explain the meaning of the term bank State the main functions of the bank regarding lending of money and accepting deposits from the public.

b). Discuss the main functions of Banking Regulation Act, 1949, regarding Licensing of Banking Companies and Power of Bank to acquire undertakings.

Q.3. Discuss the legal implications of recovery of money lent to borrowers. State the precautionary measures to be adopted by the banks prior to sanctioning of loans.

Q.4 Discuss the relationship between banker and customer. State the protection available to the collecting banker under the Negotiable Instrument Act. Under what circumstances the relation between the banker and customer is terminated.

Q.5. State the provisions relating to winding up of banking companies under Banking Regulation Act .What kind of systematic measures should be adopted for preventing winding up of Banking Companies.

Q.6. Write notes on any three of the following-

- a) Privileges of Holder in Due course.
- b) Presentment for Acceptance and Payment.
- c) Legal Perspectives of Automation.
- d) Automatic Teller machine and use of internet.
- e) Banker's Right to claim over securities and set off.

(3 Hours)

Total marks : 100

- N.B.**
1. All questions carry **equal** marks
 2. Answer **any four** Questions
 3. Support the answers with relevant case laws and sections
 4. All the answers should be in neat and legible handwriting

1. Discuss the Organisational Structure of Reserve Bank of India, its Role and Functions.
 2. Explain the Impact of Nationalization and Privatization of Bank.
 3. Discuss the provisions relating to winding up of Banking Companies under the Banking Regulation Act. What measures can be adopted for preventing winding up of Banking Companies?
 4. Explain in detail the principles of sound leading Policies followed by the Banks ?
 5. State the Salient features of Negotiable Instrument Act, 1881 and Analyse the recent Amendments carried out in the Negotiable Instrument Act ?
 6. Analyse the emerging trend of Information Technology used in Banking Sector ?
 7. Write Short Notes on :
 - i. Debt Recovery Tribuna!
 - ii. Internet and Phone Banking
 - iii. Duties of Banker towards Bank's Customer
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वेळ: ३ तास

गुण : १००

- सूचना:
१. सर्व प्रश्नांना समान गुण आहेत
 २. कोणत्याही चार प्रश्नांची उत्तरे द्या.
 ३. संबंधित प्रकरणांचे कायदे आणि कलमांसह उत्तराचे समर्थन करा.
 ४. सर्व उत्तरे व्यवस्थित आणि सुस्पष्ट हस्ताक्षरात असावी

१. भारतीय रिझर्व्ह बँकेच्या संघटनात्मक रचना, त्याची भूमिका व कार्यपद्धती यावर चर्चा करा.
२. बँकेचे राष्ट्रीयकरण व खाजगीकरण काय परिणाम होतात ते सांगा.
३. बँकिंग रेग्यूलेशन अँक्ट अंतर्गत बँकिंग कंपन्यांना 'वाईडिंग अप' करण्यासंबंधीच्या तरतुदींवर चर्चा करा. बँकिंग कंपन्यांचे 'वाईडिंग अप' रोखण्यासाठी कोणते उपाय अवलंबले जाऊ शकतात?
४. बँकांचे साउंड लेंडिंग पॉलिसीचे तत्त्व विश्लेषण करा.
५. नेगोशिएबल इन्स्ट्रुमेंट अँक्ट १८८१ मधील ठळक वैशिष्ट्ये सांगा आणि नेगोशिएबल इन्स्ट्रुमेंट कायद्यात केलेल्या दुरुस्तीचे विश्लेषण करा.
६. बँकिंग क्षेत्रामध्ये वापरल्या जाणाऱ्या तंत्रज्ञानाचे स्पष्टीकरण द्या.
७. नोट्स लिहा :
 १. कर्ज वसुली न्यायाधिकरण
 २. इंटरनेट आणि फोन बँकिंग
 ३. बँकेच्या ग्राहकांप्रती बँकेचे कर्तव्य