

<b>Name:</b> <b>Enrolment No:</b>	 <b>UPES</b> <small>UNIVERSITY WITH A PURPOSE</small>
--------------------------------------	--

**UNIVERSITY OF PETROLEUM AND ENERGY STUDIES**

**Online End Semester Examination, December 2020**

<b>Course: Banking and Negotiable Instrument law</b> <b>Program: B.B.A., LL.B. (Hons)(ITIL/BFIL)(CL)/ B.COM. LL.B. TL</b> <b>Course Code: CLCC5002</b>	<b>Semester: V</b> <b>Time 03 hrs.</b> <b>Max. Marks: 100</b>
--	---

**SECTION A**

- 1. Each Question will carry 5 Marks**
- 2. Instruction: Objective style questions.**

S. No.	Question	CO
Q 1	Scheduled banks are the banks, which are included in the Second Schedule of Reserve Bank of India Act, 1934. True/False	CO1
Q2	FD (Fixed deposits) and RD (Recurring deposits) are two types of saving schemes available for bank customers in India. True/False	CO2
Q3	What is the maximum period for which moratorium can be granted to a bank?	CO3
Q4	Which is the legislation enacted in the year 2002 by the Parliament of India for reconstruction of financial assets?	CO4
Q5	Basel III norms were issued responding to the 2007-09 financial crisis. True/False	CO5
Q6	Name the negotiable instruments recognized under the Negotiable Instrument Act, 1881.	CO6

**SECTION B**

- 1. Each question will carry 10 marks**
- 2. Instruction: Write short / brief notes**

Q 7	Explain the following statement. “Under section 35A of Banking Regulation Act 1949 RBI has given wide powers that are discretionary in nature. Any direction can be given by RBI under the said section that is in the interest of public interest and in the interest of bank policy”.	CO2
-----	--	-----

Q 8	ABC Bank is a scheduled bank in India. X is a customer of this bank having an account in the bank. He presented a cheque of rupees 5 lakhs in the bank for the withdrawal of the money. However, even after many request the bank did not encash it. He went to bank manager to seek help but could not get any relief. He seeks your help, suggest him possible legal remedies.	<b>CO3</b>
Q 9	Explain the process of amalgamation of banking companies under Banking Regulation Act, 1949.	<b>CO3</b>
Q 10	What are the possible modes of recovery of debt available to banks under The Recovery of Debts Due to Banks and Financial Institutions Act, 1993?	<b>CO4</b>
Q 11	Basel Norms-I only focused on some issues of international Banking sector. After the great depression of 2008, Basel norms were made stringent and more effective. What is your opinion on the effectiveness of Basel norms in International banking market?	<b>CO5</b>
<b>Section C</b>		
<p><b>1. Entire Question carries 20 Marks.</b></p> <p><b>2. Instruction: Each sub-question will be evaluated for 5 marks each.</b></p>		
Q12	A has issued a cheque. "Pay To B or Order" is written on the face of cheque. B delivers the cheque to C by blank endorsement. C signs it while writing 'Pay to D' on the back of the cheque and delivers it to D. On the basis of the given facts, answer the following (a) Whether the cheque is valid or not? (b) The negotiation done by C to D is valid or not? (c) What is the position of D in whole transaction? (d) What is the remedy available to D in case payment is denied by A's bank?	<b>CO6</b>