MB-122F

Sl.No. : **Total No. of Pages : 2**

Fourth Semester M.B.A. Degree Examination, June - 2023
(Non CBCS) (SLM Scheme)
MANAGEMENT
Law of Banking (Elective - F)

Time : 3 Hours **Max. Marks : 80**

SECTION-A

Answer any Five sub-questions. Each sub-question carries Three marks.[5 × 3 = 15]

1) a) Customer.

b) Noting.

c) ATM.

d) Passbook.

e) Securities.

f) Agency Bank.

g) Cheque.

SECTION-B

Answer any Four questions. Each question carries Five marks. [4 × 5 = 20]

2) What are the Rules of banking loan?

3) What is Agency Banking System?

4) Explain Banking as a Business of Borrowing.

5) What is meant by Ancilliary service of a Bank?

6) Briefly discuss the Role of Central Bank.

7) Differentiate Bill of Exchange and Promissory note.

SECTION-C

Answer any Three questions. Each question carries Ten marks. [3 × 10 = 30]

8) Discuss the legal aspects of Negotiable instrument.

9) Examine the regulation of NBFCs.

10) Explain the sailent features of Enforcement of Security interprets Act 2002.

11) Explain the functions of Commercial Bank.

12) Who is holder in due course? Explain the privilege of holder in due course.

SECTION-D

13) Case (Compulsory): [1 × 15 = 15]

'A' overs a debt of 1,000 to B in his Personal Capacity the latter cannot pray for the attachment of a Joint account in the names of A and C. But if A and C are Jointly responsible for the debt, their Joint account may be attached. But the reverse is possible. In the case of a debt jointly taken by two or more Joint Judgement-holders, their individuals accounts with the banks may be attached because each one of them is jointly and severally liable for the loans jointly taken by them. Explain the application of Garnishee order to various types of account.

Questions :

a) Explain the situation where bank cannot attach the customer's account.

b) Under what occasion a bank may attach the joint account of its customers.

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