

SEAT No. \_\_\_\_\_

**SARDAR PATEL UNIVERSITY**  
**LL.M. (CBCS) SECOND SEM EXAMINATION**

[16]

**2017**  
**SATURDAY, 08<sup>TH</sup> -APRIL**  
**10-00 A.M.TO 01-00 P.M.**  
**BANKNG LAW-II**  
**(PLO2EBLW03)**

**TOTAL MARKS: 70**

Q-1 "A banker has different relationship in various capacities with customers". Explain this relationship in detail. 14

OR

Q-1 Write in detail with case law:- 14

- A- Constitutional perspective of banking
- B- Banking duty towards customer

Q-2 "Under what circumstances shall a negotiable instrument is called to have been materially altered?" What is the effect of such an alteration? 14

OR

Q-2 Discuss in detail:- 14

- A- "Every holder in due course must be a holder , but every holder may not be a holder in due course"
- B- "A banker is bound to honor his customer cheques" to what extent is this true?

Q-3 Explain the provisions of lending by banks. Examine the issues and perspectives of lending by banks . 14

OR

Q-3 Explain in detail :- 14

- A- Powers ,functions and procedure of Debt Recovery Tribunal
- B- Repayment to loans

Q-4 Discuss critically the development, constitution and functions of Co-Operative banks in India. 14

OR

Q-4 Write notes:=- 14

- A- Electronic banking business and internet services
- B- Role of ATM, Smart card and Credit card in recent trends in banking services

Q-5 Examine the provisions regarding banking Ombudsman. Explain the powers and functions of banking Ombudsman with case law. 14

OR

Q-5 Discuss in detail role of :- 14

- A- Narshimha commission
- B- Tondon commission in reform of Indian Banking Law.