

Note: 1. Answer any five full questions including question No 8 which is Compulsory

2. All main questions carry 20 marks each

1. a) What is the jurisdiction of District Forum under COPRA act? (3 marks)
b) Discuss the role of RBI and Government of India as regulators of banks (7 marks)
c) Define the term mortgage. Explain various types of mortgages. What is the difference between equitable and legal mortgage? (10 marks)
2. a) What is the role of Central Registry under SARFAESI act 2002? (3 marks)
b) Explain the different types of credit facilities extended by banks. (7 marks)
c) What is a bank guarantee? Explain the types of bank guarantees issued by banks . What is invocation of bank guarantee? (10 marks)
3. a) Explain Supply Bills as a credit facility. (3 marks)
b) Explain the recovery steps a bank resorts to under SARFAESI act 2002? (7 marks)
c) What are the provisions of Banker's Books Evidence Act applicable to banks? (10 marks)
4. a) What are the bank licensing requirements under section 22 of RBI act? (3 marks)
b) What is the procedure followed by Debt Recovery Tribunals for dealing with the cases before them? (7 marks)
c) Define indemnity. How is contract of indemnity different from contract of guarantee? What are the rights of an indemnity holder? (10 marks)
5. a) What is the difference between secured loans and unsecured loans? (3marks)
b) What is the procedure for filing complaint before banking Ombudsman? What are the powers of a Banking Ombudsman? (7 marks)
c) Explain the various modes of creating charges as securities against the loans and advances. (10 marks)
6. a) What do you mean by joint and several liability of a partner? (3 marks)
b) What are the responsibilities of paying banker and collecting banker under Negotiable Instrument Act? (7 marks)
c) What are the provisions of RBI act and banking regulation act affecting banking companies? (10 marks)
7. a) Explain the term actionable claim. (3 marks)
b) Explain the various types of borrowers whom bankers entertain in their course of lending operations (7 marks)
c) What is a letter of credit? Who are the parties to a letter of credit? (10 marks)
Explain various types of letters of credit in usage
8. Case study on Charging of Securities (Lien, set-off, appropriation) (5 marks for theory (15 marks for case)

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