

SAP Id:

Roll No:



UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, July 2020
Open Book – Through Blackboard Learning Management System

Course: Banking and Negotiable instrument Law (open elective) Semester: VI
Programme: BA.LLB Energy Law

Time: 03 hrs.

Max. Marks: 100

Instructions:

For the purpose of end-term examination, the students are expected to demonstrate a very high degree of Academic Integrity and not copy contents from resources referred. Instructors would look for understanding of the concept by the students and any similarity found from resources online/ offline shall be penalized in terms of deduction of marks and even cancellation of paper in requisite cases. The online examination committee of the School would also look for similarity of two answer scripts and if answer scripts of two or more students are found similar, both the answer scripts shall be treated as copied and lead to cancellation of the paper. In view of the aforesaid points, the students are warned that they should desist from any unfair means and provide answers in their own words.

All Questions are Compulsory
Answer each question in not more than 500 words

S. No.		Marks	CO
1	“Cooperative Banks are different from commercial banks in Structure and functions, Object of these two are entirely different and these banks are regulated by different regulators”. Critically analyse this statement in reference to the recent crisis of Punjab and Maharashtra Cooperative bank which took place in 2019.	20	CO1
Ans.			
2	Critically examine the role of Reserve Bank India in balancing the economy of the country and also examine its impact in COVID-19 outbreak.	20	CO2
Ans.			
3	“Since the role of banks has changed from ‘Class Bank’ to ‘Mass Bank’, there is tremendous pressure on the part of banks to satisfy the various needs of the customers and pressure of the complaints is increasing at higher pace”. In light of this statement discuss the steps taken by Reserve Bank of India in Balancing a harmony between bank and customer relations. Explain in brief.	20	CO2
Ans.			
4	After the Vijay Mallya and Nirav modi fled away the Indian jurisdiction after committing huge banking frauds, President of India passed an ordinance “Fugitive economic offenders ordinance 2018” which become an Act in the same year. In-spite of enacting a separate Law for such offenders, recovery of distressed assets of the banks was not speedy. In view of these challenges analyse the Act.	20	CO3

Ans.			
5	A issued a cheque for Rs 5000 in favor of B towards the payment of monthly rent. The cheque was presented for encashment by B through his banker, however the same was returned unpaid by the banker of A due to the reason “ payment stopped by drawer”. B approaches you for advice. What action B can take? Whether B will succeed ?	20	CO4
Ans.			

I,, understand that submitting work that isn't my own may result in failure in this paper and I may also be subject to Disciplinary Proceedings as per the Academic Integrity policy of the University.