Total number of printed pages–6

63/9 (SEM–5) LLB505

2024

LAW

Paper : LLB505

(Banking Law)

Full Marks : 80

Pass Marks : 36

Time : Three hours

The figures in the margin indicate full marks for the questions.

1. Choose the correct answer : $1 \times 10 = 10$

   (i) The first phase of nationalization of Banking Companies has taken place on

   (a) 19^{th} July 1969

   (b) 15^{th} July 1980

   (c) 16^{th} May 1981

   (d) 19^{th} June 1982

Contd.

(viii) In India, the first ATM was installed in 1987 by HSBC Bank in ________.

(a) Delhi

(b) Mumbai

(c) Kolkata

(d) Madras

(ix) IFSC consists of ________ digit alpha-numeric code.

(a) Nine

(b) Eleven

(c) Twelve

(d) Fifteen

(x) Electronic Cheque was introduced by

(a) The Negotiable Instruments Act of 1881

(b) The Negotiable Instruments Act of 2002

(c) The Negotiable Instruments Act of 2003

(d) The Negotiable Instruments Act of 2004

2. Write on the following : 2×5=10

(i) Unit Banking system

(ii) Principles of good lending

(iii) Permitted business of Banking Company

(iv) Priority Lending

(v) Electronic Clearing Service (ECS)

3. Write the origin and evolution of Banking institution in India. 12

OR

What is bank ? Discuss about various kinds of banks. Distinguish between Central Bank and Commercial Bank. 2+6+4=12

4. What do you mean by the term "customer" ? Discuss the relationship between a banker and a customer. 4+8=12

OR

Write a brief note on various types of deposits accounts of customers with the banks. 12

5. Explain the organization structure of the Reserve Bank of India. Also state its functions. 12

OR

Write the salient features of the Banking Regulation Act, 1949.

6. Write the detailed concepts of—

   (a) Social control of Bank ;

   (b) Nationalization of Bank.

   6+6=12

OR

Write a brief note on Protection of Deposition, Promotion of underprivileged classes, Development work and Participation in national economy (Narshiman Committee Recommendation). 12

7. Write a brief note on latest development in Banking technology. 12

OR

Write notes on : 6+6=12

   (i) E-Commerce and E-Banking

   (ii) Electronic Cheque

63/9 (SEM-5) LLB505

2025

LAW

Paper : LLB505

(Banking Law)

Full Marks : 80
Pass Marks : 36

Time : 3 hours

The figures in the margin indicate full marks for the questions

1. Choose the correct answer: 1x10=10

(a) The Babylonians had developed a system of Bank in ______.

(i) As early as 1,000 B.C.

(ii) As early as 2,000 B.C.

(iii) As early as 3,000 B.C.

(iv) As early as 4,000 B.C

(b) The Second Phase of nationalisation of Banking Companies has taken place on __________.

(i) 15th April, 1980 (ii) 19th July, 1969

(iii) 16th May, 1981 (iv) 19th June, 1982

(c) RBI was set up in the year __________.

(i) 1949 (ii) 1950

(iii) 1935 (iv) 1936

(d) "Banking" is contained under Entry ________ Union List of Seventh Schedule of the Constitution of India.

(i) 43 (ii) 44 (iii) 45 (iv) 46

(e) The definition of 'Banking' is mentioned in ______ of the Banking Regulation Act, 1949.

(i) Section 5(b) (ii) Section 5(c)

(iii) Section 6(b) (iv) Section 6(c)

(f) According to ________ of the RBI Act, 1934 'Scheduled Bank' means a Bank included in the second schedule to the RBI Act, 1934.

(i) Section 2(e) (ii) Section 2(f)

(iii) Section 3(e) (iv) Section 3(f)

(g) In India, the first ATM was installed in 1987 by HSBC Bank in ________.

(i) Delhi (ii) Madras

(iii) Kolkata (iv) Mumbai

(h) The minimum period of Recurring Deposit Account is _______.

(i) 6 months (ii) 12 months

(iii) 13 months (iv) 14 months

(i) Electronic Cheque was introduced by ________.

(i) The Negotiable Instruments Act of 1881

(ii) The Negotiable Instruments Act of 2002

(iii) The Negotiable Instruments Act of 2003

(iv) The Negotiable Instruments Act of 2004

(j) IFSC consists of ______ digit alpha numeric code.

(i) Nine (ii) Eleven

(iii) Twelve (iv) Fifteen

2. Write short notes of the following : 2x5=10

(a) Branch Banking System.

(b) Types of Accounts.

(c) Prohibited business of Banking Company.

(d) Social Control of Bank.

(e) E-Commerce.

3. What is Bank? Discuss various kinds of Banks. Distinguish between Central Bank and Commercial Bank. 2+6+4=12

OR

Write the origin and evolution of Banking institution in India. 12

4. Write a brief note on various types of deposits accounts of customers with the Banks. 12

OR

What do you mean by the term 'Customer'? Discuss the relationship between a Banker and a customer. 4+8=12

5. Write the salient features of the Banking Regulation Act, 1949. 12

OR

Discuss the organization structure of the RBI. Discuss the role of Reserve Bank of India (RBI) under the Banking Regulation Act, 1949. 5+7=12

6. Discuss the different phases of Nationalisation of Banking Companies. Write the chief objectives of nationalisation of Banks. 4+8=12

OR

Write the following concepts: 6+6=12

(i) Priority Lending

(ii) Social Control of Bank

7. Write notes on: 6+6=12

(i) Advantages and disadvantages of E-Commerce

(ii) Advantages and disadvantages of E-Banking

OR

(iii) Explain in detail the various Banking services accessible in modern Banking Technology. 12