

B.A. LL.B. (IX Semester)
EXAMINATION, 2016
 (Five-Year Integrated Course)

Paper-9.44

BANKING LAWS

Time allowed : Three hours

Maximum marks : 80

All questions of Parts-A and B are compulsory. Attempt any three questions from Part-C.

Part-A

Answer the following questions in one sentence each. Each question carries 2 marks. 10x2

1. When Banking Regulation Act came into force? What were the objects of its passing?
2. Distinguish between Banks and Banking Companies.
3. What do you understand by Money Laundering?
4. Explain Cash Reserve Ratio (CRR).
5. Define Negotiable Instrument.
6. What do you understand by 'Adhar Rate'?
7. Explain Nostro Account.
8. Explain Non-Banking Financial Institutions.
9. What is Smart Card?
10. Explain the legal status of Hypothecation.

Part-B

Answer the following questions in 4-5 lines each. Each question carries 6 marks. 4x6

11. State the main objects of Reserve Bank of India, which

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have been provided in the preamble of Reserve Bank of India Act, 1934?

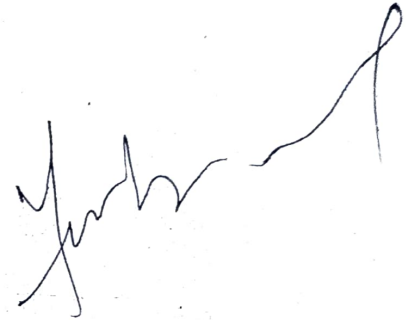
12. Explain to what extent can a minor be a party to a negotiable instrument?
13. Is money lender a banker? Explain in the light of Section-3 of Negotiable Instrument Act, 1881.
14. How various kinds of frauds may be committed in the internet banking system?

Part-C

Answer any three of the following questions in about 400 words each. Each question carries 12 marks: 3×12

15. What do you understand by social control of Banking Companies? How and when social control of Banking Companies was enforced in India? Why Nationalization of Banking Companies was preferred in spite of social control?
16. Who is a Banker? Who is a Customer? Keeping in view of functions performed and services rendered by Banks, critically evaluate the relationship between Banker and Customer.
17. What is Banking Ombudsman? Discuss the nature and extent of jurisdiction and authority of Banking Ombudsman in the light of Supreme Court's observations. Describe the procedure of filing complaint. When Ombudsman can refuse to take cognizance of a complaint?
18. "Reserve Bank of India as an Apex body under the banking system plays a very vital role in streamlining the banking system in the country."

In the light of above statement, discuss the powers functions of Reserve Bank of India under the Reserve Bank of India Act, 1934 and under the Banking Regulation Act, 1949,



This question paper contains 2 printed pages]

B.A., LL.B. (IX Semester)

9.44 (Int.)

Code 9.44

B.A., LL.B. (Ninth Semester)

EXAMINATION, Dec., 2016

(Five Year Integrated Course)

Paper 9.44

BANKING LAWS

Time : Three Hours

Maximum Marks : 80

All questions of Parts A and B are compulsory.

Attempt any three questions from Part C.

Part A

Answer the following questions in *one* sentence each.

Each question carries 2 marks.

1. ✓ What do you mean by I.O.U. ?
2. ✓ What is the objective of Plastic Money ?
3. ✓ Define E-commerce.
4. ✓ What do you mean by Miadi Hundi ?
5. ✓ What are the duties of the Pledge Bank ?
6. ✓ What do you mean by Sub-mortgage ?
7. ✓ What is Smart Card ?
8. ✓ State the name of *two* national banks ?

P.T.O.

9. ✓ What is the main object behind credit card abuse ?
10. ✓ State any *two* types of mortgages.

Part B

Answer the following questions in 4-5 lines each. Each question carries 6 marks. 4×6=24

11. ✓ What are the circumstances in which banking business may be carried on without license ?
12. ✓ State the conditions under which a customer may terminate his relationship with the bank closing his account.
13. ✓ What do you mean by Traveller's Cheque ?
14. ✓ State the cases/conditions in which the Banking Ombudsman refuse to take cognizance of complaint.

Part C

Attempt any *three*. 3×12=36

15. ✓ What do you mean by licensing of banking companies ?
What is the procedure and condition for granting license to banking company as per Banking Regulation Act ?
16. ✓ Explain banker and customer relationship in the form of trustee and beneficiary (cestui que trust)
17. ✓ What do you mean by lending of funds ? Explain the basic principles of lending of funds.
18. What do you mean by Negotiable Instruments ? Define Promissory Notes and explain its essential elements.

B.A. LL.B. (IX Semester) EXAMINATION, 2017
(Five Year Integrated Course)
Paper 9.44

BANKING LAWS

Time : Three Hours/

[Maximum Marks : 80]

Note - Write your roll numbers on question paper before start writing answers of questions.

All questions of Parts-A and B are compulsory. Attempt any three questions from Part-C.

PART-A

Answer to Q 1 to Q 10 in one or two lines each. All questions carry equal marks.

[10×2=20]

1. What is RTGS (Real Time Gross Settlement)?
2. What is the use of credit card?
3. What do you mean by National Bank?
4. Write name of Central Bank of India?

5. Define Promissory Note?
6. Define NETT?
7. What is a Debit card?
8. What is a Bank draft?
9. What is a Hundi?
10. Define Bill of Exchange?

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PART-B

Write answer to all questions in three, four lines.

[4×6=24]

11. Define Internet banking.
12. What is mortgage and its kind?
13. What is the role of Banking Ombudsman?
14. Define Commercial Bank.

PART-C

Write answer to any three questions and answer in 400 words.

[3×12=36]

15. Write a detail note on Micro Finance in India?
16. Write in detail the structure and function of RBI?
17. What is the procedure of Giving Licence to the Banking Companies as per the Banking Regulation Act.
18. Write a detail note on History of Banking in India?

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This question paper contains 2 printed pages.

Roll No. 1890215

B.A. LL.B. (Int.) (IX Sem.)

Sl. No. 10003

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B.A. LL.B. (Int.) (IX Semester) EXAMINATION, DECEMBER - 2018

(Five Year Integrated Course)

Paper 9.44

BANKING LAWS

(Law relating to Negotiable Instruments)

Time Allowed : Three Hours

Maximum Marks : 80

1. No supplementary answer-book will be given to any candidate. Hence the candidates should write the answers precisely in the main answer-book only.
2. All the parts of one question should be answered at one place in the answer-book. One complete question should not be answered at different places in the answer-book.

Write your roll number on question paper before start writing answers of questions.

All questions of Part - A and B are compulsory. Attempt any three questions from Part - C.

PART - A

Answer the following questions in one or two sentences.

10x2=20

1. Define the term 'Customer'.
2. What do you mean by Darshani hundi ?
3. Define E-Commerce.
4. What do you mean by Scheduled Bank ?
5. On which date the RBI Act come into force ?
6. What do you mean by Guarantee ?
7. What is full form of NHB ?
8. Define Mortgage.
9. What do you mean by SLR ?
10. What is IMPS ?

PART - B

Answer the following questions in 4-5 lines each. Each question carries 6 marks.

4x6=24

11. Discuss the criminal liability of dishonour of cheque.
12. Explain the concept of social control of the Banking Companies.
13. What is the difference between Holder and Holder in due course ?
14. Discuss the statutory protection available to a Collecting Banker.

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PART - C

Answer the following questions in 400 words each. Attempt any three.

3x12=36

- ✓ 15. Distinguish the term Mortgage, Pledge and Lien.
- ✓ 16. Discuss the RBI guidelines for Internet Banking.
17. What precautions are to be taken by a banker while opening following accounts ?
 - (a) Trust's account
 - (b) Minor's account
 - (c) Company's account
- ✓ 18. Write a note on Banking Ombudsman.

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This question paper contains 2 printed pages.

B.A. LL.B. (Int.) (Sem. - IX)

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Roll No. 2190455

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Ban. Laws.

B.A. LL.B. (Int.) (Semester - IX) EXAMINATION - Dec. 2021 (Held in 2022)

(Five Year Integrated Course)

Paper - 9.44

BANKING LAWS

Time Allowed: Three Hours

Maximum Marks: 80

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- (iii) Write your roll number on question paper before start writing answers of questions.
- (iv) All questions of Part-A and Part-B are compulsory. Attempt any three questions from Part - C.

PART - A

1. What is full form of 'NABARD'?
- ~~2.~~ What do you mean by 'Banking Ombudsman'?
3. Explain letter of credit.
- ~~4.~~ Define 'Hundi'.
- ~~5.~~ Explain 'Negotiable Instrument'.
- ~~6.~~ What is 'RTGS'?
- ~~7.~~ Define 'Bill of Exchange'.
- ~~8.~~ What do you mean by 'SLR'?
- ~~9.~~ What do you mean by 'KYC policy'?
10. Explain 'Nostro Account'.

PART - B

11. State the conditions for banking company to get licence from RBI (Reserve Bank of India).
12. Explain in brief 'Traveller's cheque'.
- ~~13.~~ Write a short note on 'Commercial Bank'.
14. Write a short note on 'Credit Card Abuse'.

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PART - C

- ~~15.~~ Discuss the history of Banking in India.
16. Discuss operation, security and advantages of ATM.
- ~~17.~~ Explain functions of 'NABARD'.
18. Discuss RBI (Reserve Bank of India) guidelines for 'Internet Banking'.

This question paper contains 2 printed pages.

B.A. LL.B. (Int.) (Sem. - IX)

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Roll No.

Ban. Laws.

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B.A. LL.B. (Int.) (Semester - IX) EXAMINATION - Dec. 2021 (Held in 2022)

(Five Year Integrated Course)

Paper - 9.44

BANKING LAWS

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