

Total number of printed pages-4

21(7) BKLW 7-4

2019

BANKING LAW

Paper : 7-4

Full Marks : 80

Time : Three hours

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

1. Choose the correct option given in the bracket : 1×10=10
 - (a) Unit Banks are _____. (Dependent/Independent)
 - (b) Three Presidency Banks at Calcutta, Bombay and Madras were merged into the Imperial Bank in the year _____. (1920/1921)
 - (c) Fixed Deposit is called 'Time Deposit' also. (True/False)

Contd.

- (d) _____ means the capacity of banks to convert their assets into cash on demand. (Profitability/Liquidity)
- (e) There should not be alteration in a cheque except by the _____. (Drawer/Drawee)
- (f) Right of Appropriation applies in case of _____ debt(s). (single/several)
- (g) The RBI has the sole right to issue Bank notes in India through its _____ department. (Issue/Banking)
- (h) The nationalisation of commercial banks took place in two phases-1969 and _____. (1980/1981)
- (i) In India, the first ATM was installed in the year _____. (1986/1987)
- (j) As E-commerce expands, opportunities for fraudulent misuse of payment networks and data theft grow right alongside. (True/False)

2. Write in short : 2×5=10

- (i) What are Co-operative Banks ?
- (ii) Who is a customer ?
- (iii) Mention two important changes brought by the Banking Laws (Amendment) Act, 2012.
- (iv) What was the object behind Nationalisation of Banks ?
- (v) What is meant by 'Core Banking Solution' ?

3. Write an elaborate note on Evolution of Banking and its history in India. 12

OR

Write notes on : 6+6=12

- (a) Commercial Banks
- (b) Specialized Banks.

4. What is meant by lending by banks ? What are the various principles of good lending ? 2+10=12

OR

Discuss the relationship between a banker and a customer. And also state about the various rights of a banker. 6+6=12

5. Elaborate the primary and secondary functions of the Reserve Bank of India. 12

OR

Write short notes on : 6+6=12

- (a) Organisation of RBI
(b) RBI as 'Banker to Banks'.

6. Write an essay on Priority Lending by Banks. 12

OR

Write a note on Social Control over Banks. 12

7. Write notes on : 6+6=12

- (a) Benefits of E-Banking
(b) Mobile Banking.

OR

Write a note on E-Commerce. 12