



BRAINWARE UNIVERSITY

Term End Examination 2022
Programme – BBA LL.B.-2019
Course Name – Banking Law
Course Code - BBALLB704A
(Semester VII)

Full Marks : 60 Time : 2:30 Hours

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

Group-A

(Multiple Choice Type Question) 1 x 15=15

- 1. Choose the correct alternative from the following:
- (i) Recall the fact that the State bank of India has been established by
 - a) State bank of India Act, 1955
- b) State bank of India Act, 1956
- c) State bank of India Act, 1957
- d) State bank of India Act, 1958
- (ii) Choose from the following. Reserve Fund has been provided in
 - a) section 17 of Banking Regulations Act,1949
- b) section 18 of Banking Regulations Act, 1949
- c) section 19 of Banking Regulations Act,1949
- d) section 20 of Banking Regulations Act, 1949
- (iii) Choose from the following options. General crossing of cheque has been covered in
 - a) section 121 of the Negotiable Instruments
- b) section 122 of the Negotiable Instruments
- c) section 123 of the Negotiable Instruments Act 1881
- d) section 124 of the Negotiable Instruments Act 1881
- (iv) Choose from the following options. Special crossing of cheque has been covered in
 - a) section 121 of the Negotiable Instruments Act 1881
- b) section 122 of the Negotiable Instruments Act 1881
- c) section 123 of the Negotiable Instruments
 Act 1881
- d) section 124 of the Negotiable Instruments Act 1881
- (v) Select from the following. The process of bringing all banks under a common central rule is known as:
 - a) Liberalization

b) Nationalization

c) De-centralization

- d) None of these.
- (vi) Choose from the following. An amount lent by the lender to the borrower for a definite purpose for a particular time period is called
 - a) Loan

b) Security

c) Advance

- d) None of these
- (vii) Choose from the following. The right of a creditor in possession of goods, securities or any other assets belonging to the debtor to retain them until the debt is repaid, is called
 - a) Lien

b) Set-off

c) Exchange(viii) Select from the following. The issue of Regiona through:	d) None of these I Imbalance was attempted to be solved	
 a) Nationalization c) Industrialization (ix) Identify the correct option. Regional Rural Ban recommendation of 	b) Liberalization d) None of these. ks have been set up on the	
a) Lodha Committeec) Kelkar Committee(x) Indicate the correct option from the following.1949 describes about the	b) Sri Narasimham Committeed) Mondal CommitteeSec 19(2) of Banking Regulation Act,	
a) share holding of a banking companyc) winding up of a banking company(xi) Predict the correct answer. The term Banking h	b) construction of a banking company d) cash reserve ratio of a banking comp as been defined in	oany
 a) sec 5(a) of banking regulation act, 1949 c) sec 5(c) of banking regulation act, 1949 (xii) Choose from the following. A cheque dated sulphing. 	b) sec 5(b) of banking regulation act, 1 d) sec 5(d) of banking regulation act, 1 osequent to the date of its issue is	
a) Post-dated chequec) Crossed cheque(xiii) Remember the fact that Reserve Bank of India	b) Blank cheque d) Account payee cheque was established by	
a) Reserve Bank of India Act, 1931c) Reserve Bank of India Act, 1933(xiv) Recall the fact that the new name of imperial bases	b) Reserve Bank of India Act, 1932 d) Reserve Bank of India Act, 1934 ank of India is	
a) State Bank of Indiac) United Bank of India(xv) Choose from the following. Which was the first Capital?	b) Bank of India d) union Bank of India Indian bank started solely with Indian	
a) Punjab National Bankc) Overseas bank of India	b) Andhra Bank d) Grindlays Bank	
Group-B (Short Answer Type Questions) 3 x 5=		
 Apply the concept of mobile banking in India Demonstrate the concept of ATM banking in India Analyze the concept of e- banking services in India Explain the first phase of nationalization in India Express in your own words, the Negotiable Instruments (Amendment And Miscellaneous Provisions) Act, 2002 		(3) (3) (3) (3) (3)
Write in your own words about the concept of electronic cheque in India (3)		(3)
Group-C (Long Answer Type Questions)		5 x 6=30
7. Analyze and explain the Functions of Reserve Bank of India8. Analyze provisions relating to non-banking Institutions receiving deposits and financial institutions		(5) (5)
 9. Explain various types of Banks in India 10. Correlate the Bank nationalization policy of government of India with economic policy 11. Describe the applicability of Banking Regulations Act,1949 in India 12. Justify the objective of e-banking in India OR 		(5) (5) (5) (5)
Evaluate in your own word the special relationship between banker and customer (5)		(5)
