



17146



BRAINWARE UNIVERSITY

Term End Examination 2024-2025

Programme – LL.B.-2021/LL.B.-2022/LL.B.-2023

Course Name – Banking Law

Course Code - LLB403A

(Semester IV)

LIBRARY
BRAINWARE UNIVERSITY
SCHOOL OF LAW
Barasat, Kolkata-700125

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) Select from the following banks that was not a part of the Imperial Bank of India-
 - a) Bank of Bombay
 - b) Bank of Calcutta
 - c) Bank of Ahmedabad
 - d) Bank of Madras
 - (ii) Select the name of the person who proposed Liberalization policy:
 - a) Mr. M. Narhasimham
 - b) Mr. Venkaiah Naidu
 - c) Smt. Indira Gandhi
 - d) Jawaharlal Nehru
 - (iii) Identify the word from which the word Bank is derived:
 - a) Banca
 - b) Banque
 - c) Banchas
 - d) All of these
 - (iv) Select the location of the first bank in India:
 - a) Madras
 - b) Delhi
 - c) Bombay
 - d) Calcutta
 - (v) Identify the year in which the Bank of Madras came into existence:
 - a) 1809
 - b) 1840
 - c) 1841
 - d) 1843
 - (vi) Identify the year in which Imperial Bank of India was established:
 - a) 1921
 - b) 1930
 - c) 1955
 - d) 1962
 - (vii) Select the kind of primary relationship between banker and customer:
 - a) Mutual
 - b) Fiduciary
 - c) Personal
 - d) None of these
 - (viii) Identify from the following list the function performed by banks:
 - a) Accepting Deposits
 - b) Lending Money
 - c) Currency Exchange
 - d) All of these
 - (ix) What is the purpose of Nationalization of Banks in India:

- a) Social Welfare
c) Expansion of Banking Sector
- b) Developing Banking Habits
d) All of these
- (x) Infer to the correct meaning of the word Banque:
- a) a bench for the keeping, lending and exchanging etc. of money.
c) place, where persons can relax
- b) an institution for meeting people.
d) an institution for coordinating people
- (xi) Which of the following bank deals with agricultural loans?
- a) NABARD
c) NHB
- b) EXIM
d) SBI
- (xii) Tell the similarities between Loans and Advances:
- a) Both loans and advances are offered by the banks and the NBFCs
c) Loans and advances both can be offered with or without collateral
- b) Both loans and advances are accessible to individuals and businesses
d) All of these
- (xiii) Show the correct time period within which the DRT is to pass its final order:
- a) 7 days
c) 30 days
- b) 15 days
d) 45 days
- (xiv) Infer to the number of times the RBI issues its monetary policy review in a year:
- a) Once
c) Six
- b) Twice
d) Never
- (xv) Select the country in which the concept of Ombudsman system originated for the first time:
- a) USA
c) Sweden
- b) UK
d) India

Group-B

(Short Answer Type Questions)

3 x 5=15

2. Define commercial bank. (3)
3. Explain briefly the nationalization of the banks. (3)
4. What are the differences between the State Bank of India and Nationalised Banks? (3)
5. Illustrate the term hypothecation. (3)
6. Evaluate the meaning of Ombudsman. (3)

OR

Explain the different modes of discharge of liability of parties to a negotiable instruments. (3)

Group-C

(Long Answer Type Questions)

5 x 6=30

7. Explain the types of banks, with relevant examples, if any. (5)
8. Explain briefly the relationship between a banker and a customer. (5)
9. Explain the functions of rural banking in India. (5)
10. Examine the organizational structure of the RBI in India. (5)
11. Examine briefly the history of the formation of the RBI. (5)
12. Examine a few essential functions of the RBI in India. (5)

OR

Examine the significance of the Reserve Bank of India. (5)
