



BRAINWARE UNIVERSITY

Term End Examination 2023-2024

Programme – BBA LL.B.-2019/BBA LL.B.-2020

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) Locate the Act through which the State bank of India has been established
- | | |
|----------------------------------|----------------------------------|
| 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) Select the purpose of KYC
- | | |
|--|---|
| a) that maintains a blood relationship with the bank. | b) that maintains an ordinary relationship with the bank. |
| c) that maintains a sports relationship with the bank. | d) that maintains an account and or as a business relationship with the bank. |
- (iii) Select the year of bank nationalization.
- | | |
|---------|---------|
| a) 1980 | b) 1960 |
| c) 1965 | d) 1969 |
- (iv) Identify the committee on whose recommendation Regional Rural Banks have been set up
- | | |
|---------------------|-----------------------------|
| a) Lodha Committee | b) Sri Narasimham Committee |
| c) Kelkar Committee | d) Mondal Committee |
- (v) Indicate the description given under Sec 19(2) of Banking Regulation Act, 1949
- | | |
|---------------------------------------|--|
| a) share holding of a banking company | b) construction of a banking company |
| c) winding up of a banking company | d) cash reserve ratio of a banking company |
- (vi) State the date of nationalization of Banks.
- | | |
|---------------------|---------------------|
| a) 19th July, 1969. | b) 19th July, 1970. |
| c) 19th July, 1971. | d) 19th July, 1972. |
- (vii) Predict the section where definition of banks is given
- | | |
|---|---|
| a) sec 5(a) of banking regulation act, 1949 | b) sec 5(b) of banking regulation act, 1949 |
| c) sec 5(c) of banking regulation act, 1949 | d) sec 5(d) of banking regulation act, 1949 |

- (viii) Indicate the purpose of first phase of nationalization
- a) to increase the presence of banks across the nation b) to provide banking services to different segments of the society
- c) to change the concept of class banking into mass banking. d) All of these
- (ix) Locate the time of establishment of the primary relationship between a banker and customer
- a) when customer visits that bank b) when customer opens account
- c) when customer visits that bank to made queries d) All of these
- (x) Identify the year when Regional Rural Banks had been established
- a) 1971 b) 1972
- c) 1975 d) 1976
- (xi) Identify the full form of SIDBI
- a) Small India Development Bank of India b) Small Industries Development Bank of India
- c) Shop Industries Development Bank of India d) Societyl Industries Development Bank of India
- (xii) Select the name of new bank after merger of the bank of Bombay, the bank of Madras, the bank of Kolkata in 1925
- a) United Bank of India b) Bank of India
- c) imperial Bank of India d) Punjab National Bank
- (xiii) Indicate the full form of EXIM Bank
- a) Export Import Bank of India b) Express Import Bank of India
- c) Express Indian Bank of India d) Express Import Bank of Indian Subcontinent
- (xiv) Locate the Act through which RBI was established
- a) Reserve Bank of India Act, 1931 b) Reserve Bank of India Act, 1932
- c) Reserve Bank of India Act, 1933 d) Reserve Bank of India Act, 1934
- (xv) Identify the new name of Imperial Bank of India
- a) State Bank of India b) Bank of India
- c) United Bank of India d) union Bank of India

Group-B

(Short Answer Type Questions)

3 x 5=15

2. Determine the characteristic features of the Reserve Bank of India (3)
3. Interpret the central banking functions of Reserve Bank of India (3)
4. Interpret the objective of Debts Recovery Tribunal Act,1993 (3)
5. State the meaning of the term promissory note (3)
6. Estimate the concept of mobile banking in India (3)

OR

- Assess the concept of ATM banking in India (3)

Group-C

(Long Answer Type Questions)

5 x 6=30

7. Describe fiscal policy. (5)
8. Describe the numerous functions that Indian banks perform. (5)
9. Explain role of RBI in controlling inflation. (5)

10. Justify the reasons which motivated the Indian Government to open up its doors to private bank owners. (5)
11. Justify the Indian cooperative banking structure (5)
12. Analyze the business of banking companies under the Banking Regulation Act, 1949 (5)

OR

Evaluate the special provisions for speedy disposal of winding up proceedings of a banking company (5)
