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BRAINWARE UNIVERSITY

Term End Examination 2025-2026
Programme – LL.B.-2021/LL.B.-2022/LL.B.-2023/LL.B.-2024
Course Name – Banking Law
Course Code - LLB403A
(Semester IV)

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 :*

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(i) Identify the year in which liberalization was started:

a) 1991 b) 1993
c) 1994 d) 1995

(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 the ICICI bank was established:

a) 1994 b) 1995
c) 1996 d) 1997

(vii) Identify the year in which the Imperial Bank was renamed as the State Bank of India:

a) 1955 b) 1965
c) 1987 d) 1992

(viii) Identify the most important relationship between banker and customer:

a) Debtor and Creditor b) Bailee and Bailor
c) Agency and Principal d) Trustee and Beneficiary

(ix) Predict the time from which the primary relationship between a banker and customer starts from the time:

a) when a customer visits that bank
b) when a customer opens account
c) when a customer visits that bank for queries
d) All of these

(x) Identify the banks that accept deposits from the public and lend them mainly to commerce for short periods:

a) Commercial Bank
b) Industrial Bank
c) Agricultural Bank
d) Central Bank

(xi) Select the year in which the first wave of nationalization was started:

a) 1960
b) 1969
c) 1970
d) 1980

(xii) Show the correct alternatives regarding merchant banks:

a) Merchant banks help in assisting clients in fund raising
b) Merchant banks help in acting as the stock exchange broker
c) Merchant banks help in helps in the management of projects
d) All of these

(xiii) Infer the year on which SARFAESI Act came into force:

a) 2002
b) 2004
c) 2006
d) 2008

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(xiv) Infer from the following that is related to bank risks:

a) Deposits
b) Bank Funds
c) NPA
d) All of these

(xv) Show the correct time period within which the DRT is to pass its final order:

a) 7 days
b) 15 days
c) 30 days
d) 45 days

Group-B

(Short Answer Type Questions) 3 x 5=15

2. Define commercial bank. (3)
3. Classify the important factors behind the termination of relationship between bank and customer. (3)
4. Explain the term mortgage. (3)
5. Explain collateral security. (3)
6. Explain the role of Ombudsman. (3)

OR

Explain the types of endorsement. (3)

Group-C

(Long Answer Type Questions) 5 x 6=30

7. Tell any five principles of lending in banking. (5)
8. A customer suffers unauthorized withdrawals via mobile banking fraud, providing cyber evidence like transaction logs to the Banking Ombudsman, who holds the bank liable. Discuss e-banking trends (definitions, services like internet/mobile/ATM), cyber evidence, and an overview of the Banking Regulation Act in resolving such disputes. (5)
9. Determine the powers and functions of Banking Ombudsman. (5)
10. Tell the classification of securities accepted in bank lending. (5)
11. What is the importance of SARFAESI Act in modern banking? (5)
12. Examine the Credit Control Policy of the Reserve Bank of India. (5)

OR

Examine that the Reserve Bank of India is the banker of the banks. (5)

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