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 **PRESIDENCY UNIVERSITY**

  **Bengaluru**

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| **End - Term Examinations – JANUARY 2025** |
| Date: 07-01-2025 Time: 09:30 am – 12:30 pm |

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| **School:** SOL | **Program:** BA LL.B/BBA LL.B/B.Com LL.B ( HONS) |
| **Course Code :** LAW4024 | **Course Name :** Banking Law |
| **Semester**: VII | **Max Marks**:100 | **Weightage**:50% |

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| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** | **CO6** |
| **Marks** | **49** | **29** | **14** | **69** | **49** | **29** |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

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| **Answer ALL the Questions. Each question carries 2marks. 10Q x 2M=20M** |
| **1** | Mention any two powers of the Reserve Bank of India under the Banking Regulation Act, 1949. | **2 Marks** | **L1** | **CO1,4** |
| **2** | What are Non-Performing Assets (NPAs)? | **2 Marks** | **L1** | **CO 1** |
| **3** | List any two sound banking principles for lending. | **2 Marks** | **L1** | **CO4** |
| **4** | What do you understand by Banking Ombudsman? | **2 Marks** | **L1** | **CO6** |
| **5** | Mention relevance of the IT Act in banking sector. | **2 Marks** | **L1** | **CO5** |
| **6** | Give various Consumer Protections Laws for Bank Customers. | **2 Marks** | **L1** | **CO5** |
| **7** | Write a note on Internet Banking. | **2 Marks** | **L1** | **CO3** |
| **8** | Write essential features of the Bill of Exchange. | **2 Marks** | **L1** | **CO2** |
| **9** | Give two reasons for the Nationalization of the banks in India. | **2 Marks** | **L1** | **CO1** |
| **10** |  The Negotiable Instruments Act covers which major instruments name them?  | **2 Marks** | **L1** | **CO2** |

**Part B**

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| **Answer the Questions Total 80 Marks** |
| **11.** | **a.** | Discuss the legal provisions related to dishonor of cheques under the Negotiable Instrument Act. | **10****Marks** | **L3** | **CO2** |
| **or** |
| **12.** | **a.** | Discuss the impact of technological advancements like RTGS and NEFT on banking operations. | **10****Marks** | **L3** | **CO4** |
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| **13.** | **a.** | Discuss the concept and significance of Green Banking and Sustainable Development. | **10****Marks** | **L3** | **CO6** |
| **or** |
| **14.** | **a.** | Describe the banker and customer relationship under Banking Regulation Act. | **10****Marks** | **L3** | **CO5** |

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| **15.** | **a.** | Analyze legal safeguards provided to customers against errors or fraud in modern banking transactions.  | **10****Marks** | **L3** | **CO3** |
| **Or** |
| **16.** | **a.** | Elaborate the evolution of Banking in Ancient India. | **10****Marks** | **L3** | **CO1** |

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| **17.** | **a.** | Describe the role of technological advancements in shaping modern banking practices. | **15****Marks** | **L3,4** | **CO2,6** |
| **Or** |
| **18.** | **a.** | Financial institutions in India offer several types of bank deposits that target the different needs of consumers. You may want to have a bank account to store and save your money or to carry out your daily transactions, which nowadays has become much easier than holding liquid cash, given the ease of digital payments. On the other hand, you might also want a bank account to park your hard-earned money and ensure easy access to your funds. Explain types of deposits customers can hold in the banks. | **15****Marks** | **L3,4** | **CO4** |

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| **19.** | **a.** | Discuss the key provisions of the Information Technology Act, 2000, in regulating cyber security in the banking sector.  | **15****Marks** | **L3,4** | **CO5** |
| **Or** |
| **20.** | **a.** | The Indian banking environment was completely altered by the nationalization of banks, even though it had many advantages, there are some drawbacks.Elaborate. | **15****Marks** | **L3,4** | **CO1** |

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| **21.** | **a.** | The central bank of India, RBI, is considered as an important instrument for formulating strategies in the Indian economy wherein it maintains its control over the supply of currency within the economy to achieve general economic goals. Evaluate the functions of the Reserve Bank of India on India’s economy. | **20****Marks** | **L5** | **CO4** |
| **Or** |
| **22.** | **a.** | Assume a person borrows Rs. 1,00,000 from a bank. According to the terms of the agreement, they need to repay the loan in one year principal. However, they default on the payment of monthly EMIs from the very first instalment. About 90 days after the due date, the bank will mark the Rs. 100.000 loan as an NPA. Critically analyze the impact of Banking Regulation Act in curbing the NPAs in Banking Sector. | **20****Marks** | **L5** | **CO1,4,5** |

**\*\*\*\*\* BEST WISHES \*\*\*\*\***