



'সমানো মন্ত্র: সমিতি: সমানী'

**UNIVERSITY OF NORTH BENGAL**

B.A./BBA/B.Com. LL.B. Honours 8th Semester Examination, 2022

**BANKING LAW**

**PAPER CODE: EC06**

Time Allotted: 3 Hours

Full Marks: 100

*The figures in the margin indicate full marks.*

*The students are advised to follow the word limit mentioned below strictly while answering questions. The marks will be deducted if answers exceed word limit. 20 marks- not more than 2000 words / 15 marks- not more than 1500 words / 10 marks- not more than 1000 words / 5 marks- not more than 500 words*

**Answer Question No. 7 and any four from the rest**

1. Explain the various powers and functions of the Reserve Bank of India. 20
2. Write a note on the following: 5+5+10
  - (a) Group banking
  - (b) Chain banking
  - (c) Guarantees.
3. (a) Discuss the different phases of Indian Banking System. 10+5+5
  - (b) Explain the objects of Nationalization of Commercial Banks in India.
  - (c) What do you mean by 'Unit Banking' and 'Branch Banking'?
4. (a) Define commercial banks. Discuss the functions of commercial banks. 15+5
  - (b) Differentiate between Commercial Banks and Cooperative Banks.
5. (a) Define money market. Explain the composition of money market. Enumerate the general characteristics and defects of Indian money market. 15+5
  - (b) Explain the principles of Bank lending policies.
6. Define Credit Creation and how does it enhance the Banking Business? Highlight the general rules about Credit Creation. 20

7. Answer any *four* from the following:

5×4 = 20

- (a) Cash reserve ratio
- (b) Banking Ombudsman Integrated Scheme, 2021
- (c) Anticipated Income Theory
- (d) Internet Banking
- (e) NABARD
- (f) Bill of Exchange.

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