



‘समानो मन्त्रः समितिः समानी’

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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