



UNIVERSITY OF NORTH BENGAL

B.A./BBA/B.Com. LL.B. (5 yr.) Gen. 10th Semester Examination, 2020

BANKING LAW

Time Allotted: 3 Hours

Full Marks: 80

The figures in the margin indicate full marks.

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

1. (a) What do you understand by 'Unit Banking' and 'Branch Banking'? State the advantages and disadvantages of 'Unit banking' and 'Branch banking'. 8
- (b) Define Money Market. Explain the composition of Money Market. Enumerate the general characteristics of Indian Money Market. 8
2. (a) Explain the role and functions of the Reserve Bank of India. 8
- (b) Discuss the origin of State Bank of India. 4
- (c) Discuss the role of State Bank of India in Agriculture Sector and other priority sectors in India. 4
3. (a) Discuss in brief the function of Commercial Banks in Private and Public Sectors. 12
- (b) Discuss the various controls of Reserve Bank of India over Commercial Banks. 4
4. (a) "The banker's duty of secrecy is not absolute but qualified". Elucidate the same by mentioning the duties and liabilities of a banker towards its customers. 8
- (b) Discuss in brief the functions of Commercial banks in private and public sectors. 8
5. (a) Define guarantee and indemnity. Point out the kinds of guarantee and the liability of bankers under bank guarantee. 8
- (b) Discuss the statutory protection provided to collecting banker. 4
- (c) Discuss the objects of nationalization of Commercial banks in India. 4
6. (a) Briefly mention the objectives and features of the Banking Regulation Act, 1949. 8
- (b) Discuss the salient features of amendments to both Banking Regulation Act, 1949 and Reserve Bank of India Act, 1934. 8
7. Write short notes on any **four** of the following: 4×4 = 16
 - (a) Joint Stock Banking
 - (b) Foreign Exchange
 - (c) Letters of Credit
 - (d) Money Market
 - (e) Cheques
 - (f) Group Banking and Chain Banking.

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HUMAN RIGHTS LAW AND PRACTICE

Time Allotted: 3 Hours

Full Marks: 80

The figures in the margin indicate full marks.

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

1. (a) Discuss the origin and development of Human Rights post World War II. 8
(b) Enumerate the classifications of Human Rights. 8
2. Discuss the relationship between the rights enshrined under the International Covenant on Civil and Political Rights (ICCPR) and the rights enshrined under Part III of the Constitution of India. Mention relevant Indian Judgments. 16
3. Discuss the following: 8
(a) Protection of rights of the Migrant Workers. 8
(b) Right to Clean Environment as a Fundamental Right.
4. (a) Discuss the salient features of the protection of Human Rights Act, 1993. 8
(b) Mention the role played by the Human Rights Commission of India in protection of Basic Human Rights of the people. 8
5. Discuss with Landmark Judgments, the role played by the Indian Judiciary in protecting the Fundamental Human Rights of Children. 16
6. Explain the following in brief: 8
(a) European Convention on Human Rights. 8
(b) Body of Principles for the Protection of All Persons under Any Form of Detention or Imprisonment, 1988.
7. Write short notes on any **four** of the following: 4×4 = 16
(a) Origin of Human Rights
(b) Features of ICESCR
(c) Prisoner's Rights
(d) Right to development
(e) Right to self determination
(f) Composition of State Human Rights Commission.



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PRINCIPLES OF TAXATION LAW

Time Allotted: 3 Hours

Full Marks: 80

The figures in the margin indicate full marks.

Answer Question No. 7 and any four from the rest

1. How Profits and Gains from business or profession is computed? 16
2. State the procedure for taxation of income from House Property. 16
3. Discuss briefly the various heads of income under the Income Tax Act, 1961. 16
4. Enumerate income which does not form part of total income. 16
5. Categorize the following income under the 5 heads of Income as specified under the provisions of Income Tax Act, 1961. Explain each of the answers with proper reasons and mention if any exceptions are applicable on the same. $2 \times 8 = 16$
 - (i) Pension
 - (ii) Selling of Land
 - (iii) Income from Mining
 - (iv) Income from Speculative Business
 - (v) Family Pension
 - (vi) Royalty
 - (vii) Selling of Furniture
 - (viii) Profit from Shares.
6. Discuss in details the advantages and disadvantages of VAT System in India in the light of recent Developments in Taxation Law in India. 16
7. Write short notes on any *four*: $4 \times 4 = 16$
 - (a) Double Taxation
 - (b) Taxable Service
 - (c) Income from House Property
 - (d) Penalty available under Income Tax
 - (e) Speculative Business
 - (f) Taxability of Gifts.

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