2024

LAW

Banking Law (Optional Paper-III)

Paper - 705A

(NEW SYLLABUS)

Full Marks : 80 Time : 3 Hours

The figures in the right-hand margin indicate marks.

Candidates are required to give answers in their own words as far as practicable.

Answer **Q. No. 1** and any **five** from the rest.

1. Answer any **ten** questions: 2×10=20

   a) In 1921 three presidency banks were emerged and a new entity was created. What is the name of that new entity?

   b) Which banks are known as development banks in India?

   c) What are the returns to be submitted to RBI by banks?

   d) What are the various steps involved in case of amalgamation of two banks?

   e) What are the legal aspects of collection of cheque?

f) What precautions banks should take while opening accounts for different types of customers?

g) Explain the important provisions of SARFAESI Act, 2002.

h) What precautions banks should take in case of discounting of bills?

i) What are the non-based credit facilities provided by the bank?

j) Explain different types of securities.

k) Highlight the features of primary and secondary markets.

l) Describe various types of bonds available in the financial market.

2. "The opening up of economy has become a challenge for the Indian banks as they are bound to compete with global players." Comment. 12

3. Distinguish between the features of the Reserve Bank of India Act, 1934 and the Banking Regulation Act, 1949. 12

4. a) What do you mean by Corporate Social Responsibility?

b) Explain the role of banks in their CSR activities with examples. 4+8=12

5. What are the various types of risks associated with banking system? 12

6. What do you mean by Banking frauds? Explain its types. How banking frauds can be managed? 12

7. What do you mean by mutual funds? Explain the role of mutual funds in the financial market. 12

8. Discuss the role of a banker as lender and as investor. 12

9. What do you mean by hypothecation? Differentiate between hypothecation and pledge. 12
