

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2021

Course: E-Banking and the Law
Program: B.B.A LL.B. (BFIT)
Course Code: CLBN 5003

Semester : IX
Duration : 03 hrs.
Max. Marks: 100

Instructions: 1. Save answer sheet with your roll no.
2. Rely on relevant legislative provisions and judicial pronouncement while writing your answer.

SECTION A
(Type the answers in test box)

Objective Type Questions/Definitions/fill in the blanks

5Qx2M=10 Marks

Q. No.		Marks	CO
1.	Define e-banking.	2	1
2.	What is a truncated cheque?	2	1
3.	What is an electronic cheque?	2	1
4.	Which legislation permits a bank's e-banking activities in India?	2	2
5.	Which is the regulator of e-banking sector in India?	2	3

SECTION B
(Scan and upload)

(Conceptual based question)

4Q x5M=20 Marks

Q. No.		Marks	
6.	List the advantages of E-Banking in Indian context. List any five.	5	1
7.	What are the constraints of E-Banking for Indian customers? List any five.	5	1
8.	Write a note on risks associated with Internet banking.	5	1
9.	Write a brief note on e-banking frauds.	5	1

SECTION-C
(Scan and upload)

(Descriptive/Analytical Questions)

2Qx10M=20 Mark

Q.No.		Marks	CO
10.	Describe and compare NEFT & RTGS.	10	2
11.	Describe and compare IMPS & UPI.	10	2

SECTION-D

(Scan and upload)

(Case Studies/ Application Based Questions)

2Qx25M =50 Marks

Q. No.	Sneh has alleged a cyber-fraud through electronic transfer in her bank account of the sum of rupees one lakh.	Marks	CO
12.	Suggest legal remedies to Sneh, which are presently available under Indian Laws.	25	3
13.	Compare the efficacy of the above-suggested legal remedies with the U.S.A.	25	3