

Name:
Enrolment
No:



**UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
Online End Semester Examination, December 2020**

**Course: Banking and Negotiable Instrument law
Program: B. COM. LL.B. (Hons) Taxation Law
Course Code: CLCC5002**

**Semester: VII
Time 03 hrs.
Max. Marks: 100**

SECTION A

- 1. Each Question will carry 5 Marks**
- 2. Instruction: Objective style questions**

S. No.	Question	CO
Q 1	Reserve Bank of India is authorized to grant licensing to all the Banks in India. State True/False with reasons.	CO2
Q2	Banking Ombudsman is a quasi judicial authority functioning under India's Banking Ombudsman Scheme 2006. State True/False with reasons.	CO1
Q3	E-banking is a range of banking services that utilizes electronic equipment and includes Telephone banking, Net Banking, ATM, Debit/Credit Card. EFT and AFT. State True/False with reasons.	CO2
Q4	The bank rate policy is the traditional method of credit control used by a central bank. The modern methods are qualitative methods of credit control. State True/False with reasons.	CO1
Q5	Basel III standards are minimum requirements which apply to internationally active banks who are the members to the committee. State True/False with reasons.	CO1
Q6	TD (Term deposits) and Savings are examples of the two types of saving schemes available for bank customers in India. True/False	CO2

SECTION B

- 1. Each question will carry 10 marks**
- 2. Instruction: Write short / brief notes**

Q 7	Analyse the role of Lok Adalats in the Banking Sector.	CO2
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Q 8	Analyze the Power of Reserve Bank to control advances by banking companies.	CO4
Q 9	Microfinance services are designed to reach excluded customers, usually poorer population segments, possibly socially marginalized, or geographically more isolated, and to help them become self-sufficient. Comment on the efficacy of the microfinance on reaching to the under developed areas of India.	CO3
Q 10	In the light of The Recovery of Debts Due to Banks and Financial Institutions Act, 1993 state the objectives of the Act and examine the modes of recovery of debts.	CO3
Q 11	Discuss and examine the objectives and applicability of the Sarfaesi Act, 2002.	CO2
Section C		
<p>1. Entire Question carries 20 Marks.</p> <p>2. Instruction: Each sub-question will be evaluated for 5 marks each.</p>		
Q12	<p>Mr Suresh. has drawn a cheque on Mr. Ramesh for the discharge of his debt and it was returned by the bank unpaid due to the insufficiency of funds to honour the cheque. Answer the following questions in the light of the facts stated:</p> <p>a.) What offence, if any, has been committed by Mr. Suresh.</p> <p>b.) State the penalty stated in the Act being referred to.</p> <p>c.) Can the court take cognizance of such offences?</p> <p>d.) Is the offence compoundable in nature?</p>	CO4