

Name: Enrolment No:	
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UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2022

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

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

Instructions: Rely on relevant legislations, regulatory guidelines and techno-legal developments while writing your answer.

SECTION A

5Qx2M=10 Marks

Q. No.	Question	Marks	CO
1.	Define I-banking.	2	1
2.	What is NEFT?	2	1
3.	What is RTGS?	2	1
4.	Which legislation regulates bank's e-banking activities in India?	2	2
5.	What is a truncated cheque?	2	3

SECTION B

4Q x5M=20 Marks

Q. No.	Write a note on	Marks	CO
6.	Cryptocurrency	5	1
7.	Digital Banking Units	5	1
8.	Risks associated with Internet banking	5	1
9.	Small Value Digital Payments in Offline Mode	5	1

SECTION-C

2Qx10M=20 Mark

Q.No.	Question	Marks	CO
10.	Evaluate the challenges posed by international e-banking?	10	2

11.	Critically explain the concept of digital rupee – RBI's CBDC.	10	2
SECTION-D			
2Qx25M =50 Marks			
Q. No.		Marks	CO
	<p>Utkarsh is a college-going student studying in UPES.</p> <p>He usually uses UPI to pay his daily expenditure and rent.</p> <p>One day while traveling from Kandoli to <i>Nanda ki Chowki</i>, he lost his phone. On recovery of his number three days later, he realized on reviving his UPI account that he had multiple transactions of debit of rupees ten thousand for payment of online shopping.</p> <p>Utkarsh is sure that both his phone as well as UPI account were password protected.</p> <p>He went to the local police chowki, but found difficulty in communicating his grievance to the police –constable registering the FIR.</p> <p>He has alleged a cyber-theft through electronic transfer of the sum of rupees one lakh.</p>		
12.	Suggest legal remedies to Utkarsh, which are presently available under Indian Laws.	25	3
13.	Critically analyse the efficacy of the above-suggested legal remedies with the systemic remedies available in the U.S.A.	25	3