

# KANYASHREE UNIVERSITY

## Master of Laws 1<sup>st</sup> Semester Examination-2023

**Subject: LAW**

**Course- LMCC 4 (Group A)**

**BANKING LAW**

**Full Marks-40**

**Time-2.00 Hours**

### Group A

[Answer **any four** of the following]

5×4=20

1. Discuss about the different types of activities which a Bank should undertake.
2. Discuss about the laws relating policy for customer compensation.
3. Briefly state about the law in respect of levy of penal charges by the Banks in relation to maintain average monthly balance (AMB), in savings account.
4. Mr. Sabuj Ghosh wished to open a Saving Bank Account to receive the direct benefit transfer under old-age pension scheme and so he went to Panuria Branch of State Bank of India and the concerned officer of that asked him to provide Aadhar detail which he refused. Now, in this context briefly discuss the rule of production of OVD for opening a Savings Bank Account.
5. Discuss the importance of Deposit Insurance and Credit Guarantee Corporation.
6. What do you understand by customer identification procedure? Discuss.
7. Write short note on any two of the following:  
a) EXIM Bank b) ECGCIL c) NBFC d) KYC e) DRT

### Group B

[Answer **any two** of the following]

10×2=20

1. Discuss about the history and development of banking system in India.
2. Give a discussion on the types of relationship a Bank may have with its customers.
3. Critically examine the enabling legal environment for the Banks to recover the debts.
4. What is the mandate behind the licencing of the banking companies?

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