

## PRINCIPLES OF BANKING

## Paper 401-A

Time : Three Hours]

[Maximum Marks : 80

Note : Attempt *Five* questions in all, selecting *one* question from each Unit from Unit I to IV. Each question in Unit I-IV carries 15 marks. Q. No. 9 is compulsory and each part of it carries 5 marks.

प्रत्येक इकाई से एक प्रश्न चुनते हुए कुल पाँच प्रश्नों के उत्तर दीजिए। इकाई I-IV तक प्रत्येक प्रश्न 15 अंक का है। प्रश्न संख्या 9 अनिवार्य है। इसका प्रत्येक भाग 5 अंक का है।

## Unit I (इकाई I)

1. Describe the classification, objectives and functions of commercial banks operating in India. What are the main challenges before banks these days ?

भारत में चल रहे कॉमर्शियल बैंकों का वर्गीकरण, उद्देश्य तथा कार्यों का वर्णन कीजिए। इन दिनों बैंकों के सामने क्या चुनौतियाँ हैं ?

2. Give an overview of main provisions of the Banking Regulation Act, 1949 and main amendments. How does the privatisation process in Banking Industry has affected the performance of banking sector in India ?

बैंकिंग नियमन अधिनियम, 1949 के प्रमुख प्रावधानों तथा सुधारों पर दृष्टिपात दीजिए। भारत में बैंकिंग उद्योग में निजीकरण की प्रक्रिया क्षेत्र के कार्यों को कैसे प्रभावित करती है ?

### Unit II (इकाई III)

3. What is Rural Banking ? Elaborate the role of banks in Financing Rural Sector including Agriculture.

ग्रामीण बैंकिंग क्या है ? कृषि को शामिल करते हुए वित्तीयन ग्रामीण क्षेत्र में बैंकों की भूमिका का वर्णन कीजिए।

4. What do you understand by the term 'Retail banking' ? How is it different from Corporate banking ? Also explain the objectives of setting up of Payment and Small Banks.

फुटकर बैंकिंग से आप क्या समझते हैं ? यह कॉर्पोरेट बैंकिंग से कैसे अलग है ? भुगतान और छोटे बैंकों को स्थापित करने के

### Unit III (इकाई III)

5. Explain the nature of relationship between a Banker and a Customer. Elaborate various services offered by banks to their customers.

बैंकर और ग्राहक में संबंध की प्रकृति का वर्णन कीजिए । अपने ग्राहकों के लिए बैंक की विभिन्न सेवाओं का वर्णन कीजिए ।

6. What is payment system and what are the core principles of payment system ? Also explain rights and duties of a collecting banks for a cheque.

भुगतान प्रणाली क्या है ? भुगतान प्रणाली के प्रमुख सिद्धान्त क्या हैं ? चेक को एकत्रित करने के लिए बैंक के अधिकार तथा कर्तव्यों का भी वर्णन कीजिए ।

### Unit IV (इकाई IV)

7. Answer the following questions in two pages each :

- What are major benefits of internet banking ?
- What are the benefits of Electronic Fund Transfer System ?
- What are the government's initiative for digital banking and cashless transactions ?

प्रत्येक प्रश्न का उत्तर दो पेजों में दीजिए :

- इन्टरनेट बैंकिंग के प्रमुख लाभ क्या हैं ?
- इलेक्ट्रॉनिक फण्ड टांस्फर सिस्टम के क्या लाभ हैं ?
- डिजीटल बैंकिंग तथा कैशलैश लेन-देन के लिए सरकार के

8. Explain various ratios which indicate the liquidity performance of a bank. Explain CAMELS approach for evaluating financial performance of a bank.

विभिन्न अनुपातों का वर्णन कीजिए जो बैंक की तरलता निष्पादन का वर्णन करते हैं। बैंक के वित्तीय निष्पादन के मूल्यांकन के लिए CAMELS उपागम का वर्णन कीजिए।

### Unit V (इकाई V)

9. Answer the following in short :

- (a) How would you assess profitability of a bank ?
- (b) What is Loan Syndication ?
- (c) What are Capital Adequacy Norms for commercial banks in India ?
- (d) How does RBI controls the money supply in the country ?

निम्नलिखित के संक्षेप में उत्तर दीजिए :

- (अ) बैंक की लाभदायकता मूल्यांकन से आप क्या समझते हैं ?
- (ब) ऋण सिण्डीकेशन क्या है ?
- (स) भारत में कॉमर्शियल बैंकों के लिए पूँजी पर्याप्तता मानक क्या हैं ?
- (द) देश में रिजर्व बैंक ऑफ इण्डिया मुद्रा की आपूर्ति कैसे करती है ?

## MACRO BUSINESS ENVIRONMENT

402

Time : Three Hours]

[Maximum Marks : 80

**Note :** Attempt *Five* questions in all, selecting *one* question from each Unit I-IV and Q. No. 9 in Unit V is compulsory. Each question in Unit I-IV carries 15 marks and Q. No. 9 in Unit V carries 20 marks.

**Unit I**

1. Critically examine the impact of liberalization measures taken by the Government on different groups in the economy. 15
2. Explain the meaning and importance of industrial policy. Critically examine the current industrial policy in India. 15

**Unit II**

3. Explain the importance of Foreign Direct Investment and developing country like India. Also discuss the trends in Foreign Direct Investment in India during the last decade. 15

4. Critically examine the various measures taken by the Government of India to promote foreign trade since 2010. 15

### **Unit III**

5. Write a detailed note on World Bank. Also discuss its role in the economic growth of developing countries like India. 15

6. Briefly discuss the main rounds of discussion at World Trade Organization meetings. Also discuss the major challenges facing WTO. 15

### **Unit IV**

7. Distinguish between monetary and fiscal policies. What are the salient features of Fiscal Policy in India during the last five years ? 15

8. Discuss the impact of Exim policy on Indian exports and imports during the last ten years. 15

### **Unit V**

9. Answer the following :  $5 \times 4 = 20$

- (a) Challenges to globalization
- (b) Features of a Multinational Corporation.
- (c) Explain Agreement on Agriculture (AoA) under World Trade Organization
- (d) Discuss main items of imports in India.

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LAW OF CRIMES (IPC)

Paper 403

Time : Three Hours]

[Maximum Marks : 80

Note : Attempt *one* question from each Unit I to Unit IV. Such question carries 15 marks. Q. No. 9 (Unit V) is compulsory and carries 20 marks.

### Unit I

1. Define Crime and discuss its basic elements specially *actus reus* and *mens rea*. What is their position in the present criminal law ?
2. What is Extra-Territorial Jurisdiction under IPC and also discuss important case laws ?

### Unit II

3. Define 'Murder' and discuss when culpable homicide does not amount to murder.
4. Define the offence of 'Rape'. How is it different from the offence of 'Custodial rape' ?

### **Unit III**

5. What are the essentials of the offence of 'Theft' ?  
Distinguish Theft and Extortion.
6. Define Cheating and differentiate it from the offence of 'Forgery' ?

### **Unit IV**

7. Discuss the offence of outraging the modesty of a woman and discuss its ingredients with case laws.
8. Define 'Defamation' and discuss the defences available to the accused of defamation.

### **Unit V**

#### **(Compulsory Question)**

9. Write short notes on the following :
  - (a) Punishment
  - (b) Grievous Hurt
  - (c) Criminal Trespass
  - (d) Attempt.

## CONSTITUTIONAL LAW OF INDIA-II

Paper 404

Time : Three Hours]

[Maximum Marks : 80

**Note :** Attempt *Five* questions in all, selecting *one* question from each Unit I to IV. Q. No. 9 of Unit V is compulsory. Marks are indicated against each question.

**Unit I**

1. Critically examine the role of Governor in state and explain his relationship with the Council of Ministers and State Legislature. 15
2. "The executive power of the union shall be vested in the President of India." Explain. Discuss the powers of the President to grant pardon and remit punishments. 15

**Unit II**

3. Define a Money Bill. Discuss the procedure, contained in the Constitution for resolving deadlock in the Houses of Parliament on the passing of a bill. 15

its members as provided by Constitution of India. Are these subject to fundamental rights ?

15

### Unit III

5. Discuss the original and advisory jurisdiction of the Supreme Court of India. Is the advisory opinion given by the Supreme Court under Article 143 of the Cosntitutio binding on the President ? Give reasons. 15

6. Critically examine the provisions relating to appointment, removal and transfer of judges of a High Court. 15

### Unit IV

7. What is the test of repugnancy between the union and state legislation ? Explain the power of Parliament to legislate on the subject-matters mentioned in the state list. 15

8. Discuss the scope of the freedom of trade, commerce and intercourse under Article 301 of the Constitution of India. What restrictions can be placed by the State Legislature on this freedom ? 15

(a) Write a short note on Privileges of the President of India.

(b) What is the procedure for passage of ordinary bill ?

(c) Discuss the power of contempt of a High Court.

(d) Discuss the various modes of amendment of the Constitution.

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## JURISPRUDENCE

Paper 405

Time : Three Hours]

[Maximum Marks : 80

**Note :** Attempt *Five* questions in all, selecting *one* question from each Unit I to IV. Q. No. 9 of Unit V is compulsory. All questions carry equal marks.

## Unit I

1. "Law is the command of Sovereign." Critically examine Austin's statement in the light of present day scenario.
2. What do you understand by 'National Law' ? How is it relevant in modern times ?

## Unit II

3. Explain the theory of 'Social Engineering' and its criticism.
4. Discuss the contribution of Sir Henry Maine in the development of Historical Scheme of Jurisprudence.

P.T.O.

Unit III

5. Explain the importance of Legislation as a source of law.
6. Define administration of Justice and various theories of punishment.

## Unit IV

7. Discuss the nature of legal personality and its different theories.
8. What do you mean by 'ownership'? Also discuss various kinds of ownership.

## Unit V

9. Write short notes on the following :
  - (a) Jurisprudence
  - (b) Social Solidarity
  - (c) Elements of a Valid Custom
  - (d) Acquisition of Possession.

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## ENVIRONMENTAL LAW

Paper 406

Time : Three Hours]

[Maximum Marks : 80

**Note :** Attempt *Five* questions in all, selecting *one* question from each Unit. Q. No. 9 is compulsory. All questions carry equal marks.

**Unit I**

1. How far protection and improvement of environment in India is a Constitutional obligation of both the Government as well as the Citizens ? Discuss.
2. What measures were suggested for the sustainable development of environment in Rio-Declaration ?

**Unit II**

3. Discuss in brief the powers of the Central Government for protection and improvement of Environment under the Environment (Protection) Act, 1986.

4. Critically explain the facts and law laid down in  
**M. C. Mehta Vs. Union of India (Oleum Gas Leak Case)**  
AIR 1987, SC 1086.

### **Unit III**

5. Explain the composition, power and functions of the State Board under the Water (Prevention and Control of Pollution) Act, 1974.

6. Describe the provisions for taking samples under the Water (Prevention and Control of Pollution).

### **Unit IV**

7. Write a note on Hunting and Wild Animals and Protection of Specified Plants under the Wild Life (Protection) Act, 1972.

8. Critically explain the provision related reserved forest.

### **Unit V**

#### **(Compulsory Question)**

9. Write short notes on the following :  
(a) What do you mean by term "Inter Generational Equity" ?

- (b) Explain the procedure to take samples under the Environmental (Protection) Act, 1986.
- (c) What is the procedure to declare Sanctuaries and National Park ?
- (d) When can hunting of wild animals be permitted ?