Total No. of Questions: 03

Seat No.:

E - APR 2023

DES SHRI NAVALMAL FIRODIA LAW COLLEGE, PUNE

LL.B (Semester-II)

First Year of Five Year Law Course

Subject Name - Banking and Insurance Law (LO 0606)

(2017 Pattern) (Theory) (Revised)

Time: 3 Hours] **[Max. Marks: 80**

Instructions to the candidates:

1) All questions are compulsory.
2) Figures to the right indicates the full marks.

A] Attempt Any 3 questions from the following: **(15 x 3)**

1) How did banking sector developed through various time spans in India to the one we see today. Explain and analyze with the help of phases of development of banking sector in India.

2) Comment upon: Insurance Regulatory and Development Authority.

3) Explain the structure and functions of the Reserve Bank of India.

4) How does the relationship between the banker and customer do change according to various types of activities they conduct?

5) Discuss powers and functions of Insurance Regulatory and Development Authority.

B] Attempt Any 2 questions from the following: **(10 x 2)**

6) How does the concept of Bank Nationalization and Social Control go hand in hand? What are your observations regarding these reforms?

7) How are co-operative banks dealt under the Banking Regulation Act, 1949

8) What are the various general principles under law of insurance?

9) Principles of lending

(P.T.O.)

C] Write Short Notes : **(05 x 3)**

10) Write Any 3 Short Notes.

a) Commercial Bank and its functions

b) Banking Ombudsman

c) Position of weaker section

d) Compulsory insurance under Motor Vehicles Act.

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Total No. of Questions : 10]

SEAT No. :

PA-10356

[Total No. of Pages : 4

[5933]-606

L.L.B. (First Year of Three Year Law Course)

LO-0606 : BANKING AND INSURANCE LAW

(2017 Pattern) (Semester - II)

Time : 3 Hours] *[Max. Marks : 80*

Instructions to the candidates:

1) *Attempt any 3 questions in Part-A carrying 15 marks each.*
2) *Attempt any 2 questions in Part-B carrying 10 marks each.*
3) *Attempt any 3 short notes in Part-C carrying 5 marks each.*

PART - A

Q1) Discuss the procedure in aid of recovery of loans and debts and enforcement of securities under the SARFAESI Act, 2002.

Q2) Explain the salient features of Insurance Act, 1938.

Q3) What are the various features of a contract of insurance?

Q4) Explain the regulations made by IRDA relating to General Insurance and Health Insurance.

Q5) What are the regulations made by IRDA relating to Investments and Reinsurance?

PART-B

Q6) Discuss the scheme of compulsory insurance under Motor Vehicles Act, 1988.

Q7) Discuss the regulations made by IRDA relating to Appointment of Insurance Agents.

P.T.O.

Q8) What are the regulations made by IRDA relating to Protection of Policy Holder's Interests?

Q9) Discuss the various types of banks and their functions.

PART- C

Q10) Write Short Notes on:

a) Cash Reserve Ratio

b) Bill of Exchange

c) Monetary and Credit Policy

d) Contingent nature of insurance contract.

e) Services offered by banks

✤✤✤✤

Total No. of Questions: 03 **Seat No.:**

DES SHRI NAVALMAL FIRODIA LAW COLLEGE, PUNE

LL.B (Semester-II)

First Year of Five Year Law Course

Subject Name - Banking and Insurance Law (LO 0606)

(2017 Pattern) (Theory) (Revised)

Time: 3 Hours] **[Max. Marks: 80**

Instructions to the candidates:

1) All questions are compulsory.
2) Figures to the right indicates the full marks.

A] Attempt Any 3 questions from the following: **(15 x 3)**

1) Briefly explain growth and development of the banks in India.

2) Explain powers and functions of the Reserve Bank of India under Reserve Bank of India Act, 1934.

3) Enumerate the types of relationship between the banker and the customer and how does it change with roles.

4) Discuss various provisions of the Banking Regulation Act, 1949 related to co-operative banks.

5) Discuss powers and functions of Insurance Regulatory and Development Authority.

B] Attempt Any 2 questions from the following: **(10 x 2)**

6) What are various types of banks, explain with the help of similarities, differences and functions.

7) What is a rationale behind Bank Nationalization in India. How it helped achieve the goal of social control?

8) Analyze various principles of lending.

9) General Principles in Law of Insurance'; discuss with the help of application and case laws.

C] Write Short Notes : **(05 x 3)**

10) Write Any 3 Short Notes.

a) Banking Ombudsman

b) Position of weaker section

c) Compulsory Insurance under Motor Vehicles Act

d) CRR and SLR

e) Marine Insurance

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Total No. of Questions : 10]

SEAT No. :

P4541

[Total No. of Pages : 2

[5644] - 206

I - LL.B. (Semester - II)

LO - 0606 : BANKING AND INSURANCE LAW

(2017 Pattern)

Time : 3 Hours] *[Max. Marks : 80*

PART - A

Answer any **Three** (Each questions carries 15 marks)

Q1) What are the various types of banks? Explain functions of those banks.

Q2) Explain the structure and primary and secondary functions of the Reserve Bank of India.

Q3) What is bank nationalisation? How the social control over banking has been attended by it?

Q4) Discuss in detail powers and functions of the Insurance Regulatory and Development Authority of India.

Q5) What are the various types of loans and advances and their features?

PART - B

Answer any **Two** (Each question carries 10 marks)

Q6) Write note on the Life Insurance Corporation of India and General Insurance Corporation of India.

P.T.O.

Q7) Explain monetary and credit policy of the Reserve Bank of India.

Q8) What are the various elements of utmost good faith in insurance?

Q9) Explain Procedure in aid of recovery of loans and debts and enforcement of securities under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interests Act, 2002.

PART - C

Q10) Answer any **Three Short Notes** (Each Note carries 5 marks)

a) Compulsory insurance under the Motor Vehicles Act.

b) Cash Reserve Ratio.

c) Indemnity under the law of insurance.

d) Types of bank accounts.

e) Re-insurance.

JUN 2019

Total No. of Questions : 9]

SEAT No. :

P3329

[Total No. of Pages : 2

[5543]-1015
LL.B. - I (Semester - II)
First Year of Three Year Law Course
BANKING AND INSURANCE LAW
(2017 Pattern)

Time : 3 Hours] *[Max. Marks :80*

Instructions to the candidates:

1) ***Answer any two questions from Part A. Each question in Part A caries 20 Marks.***
2) ***Answer any two questions from Part B. Each question in Part B caries 15 Marks.***
3) ***Answer question No. 9 from Part C as directed. Question No. 9 caries 10 Marks.***

PART - A

Answer any Two (Each question carries 20 marks)

Q1) Explain Bank Nationalization and Social Control over Banking.

Q2) What are the various Central Banking Functions of Reserve Bank of India?

Q3) According to the Banking Regulation Act, 1949 what are the various Business of Banking Companies in India?

Q4 Explain various functions and powers of Insurance Regulatory and-Development Authority.

PART - B

Answer any Two (Each question carries 15 marks)

Q5) How the Collection and Furnishing of Credit Information is conducted by the Reserve Bank of India?

Q6) Discuss various provisions of the Banking Regulation Act, 1949 relating to application of the Act to Co-Operative Banks.

P.T.O.

Q7) Explain in brief the provisions of recovery of debts under the Recovery of Debts due to Banks and Financial Institutions Act, 1993.

Q8) Explain registration of principal agents, chief agents and special agents under the Insurance Act, 1938.

PART - C

Q9) Answer any Two Short Notes (Each note carries 05 marks):

a) Nomination by policy holder under the Insurance Act, 1938.

b) Marine insurance.

c) Register of insurance agents under the Insurance Act, 1938.

d) Commission, brokerage or fee payable to intermediary or insurance Intermediary under the Insurance Act, 1938.

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Total No. of Questions : 9]

P380

SEAT No. :

[Total No. of Pages : 2

[5443]-2006

I-LL.B

LO - 0606: BANKING AND INSURANCE LAW

(Semester-II)

Time : 3Hours] *[Max. Marks :80*

Instructions to the candidates:

PART - A

Answer any Two (Each question carries 20 marks).

Q1) Discuss in detail the history of Banking in India.

Q2) Explain various Controls over Management elaborated in the Banking Regulation Act, 1949.

Q3) Explain the General principles of law of Insurance.

Q4) Discuss functions and powers of Insurance Regulatory and Development Authority.

PART - B

Answer any Two (Each question carries 15 marks).

Q5) Elaborate the provisions Relating to Non-Banking Institutions Receiving Deposits and Financial Institutions.

Q6) Explain Prohibition of Certain Activities in Relation to Banking Companies under the Banking Regulation Act, 1949.

Q7) Discuss enforcement of security interest under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interests Act, 2002.

Q8) Explain provisions relating to agents under the Insurance Act, 1938.

P.T.O.

PART - C

Q9) Answer any Two Short Notes (Each note carries 05 marks).

a) Life Insurance.

b) Public liability insurance.

c) Assignment and transfer of insurance policies under the Insurance Act,1938.

d) Nomination by policy holder under the Insurance Act, 1938.

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JUN 2018

Total No. of Questions : 9]

SEAT No. :

P5372

[Total No. of Pages :2

[5336]-206

LL.B. (Semester - II)

First Year of Three Year Law Course

LO - 0606 : BANKING AND INSURANCE LAW

(2017 Pattern)

Time : 3 Hours] *[Max. Marks : 80*

Instructions to the candidates:

1) *All parts are compulsory.*
2) *Figures to the right indicate full marks.*

Part - A

Answer any **Two** (Each question carries 20 marks)

Q1) Elaborate various Controls over Management elaborated in the Banking Regulation Act, 1949.

Q2) What are the various General principles of law of Insurance?

Q3) Discuss in detail Bank Nationalization and Social Control over Banking.

Q4) What are the various Central Banking functions of Reserve Bank of India?

Part - B

Answer any **Two** (Each question carries 15 marks)

Q5) Discuss provisions relating to constitution of the Insurance Regulatory and Development Authority.

P.T.O.

Q6) **Discuss right to appeal under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interests Act, 2002.**

Q7) **Explain various provisions of application of the Banking Regulation Act, 1949 to Co-Operative Banks.**

Q8) **Discuss the provisions relating to intermediaries under the Insurance Act, 1938.**

Part - C

Q9) **Answer any Two (Each question carries 5 marks).**

a) **Public liability insurance**

b) **Licensing of insurance agents under the Insurance Act, 1938**

c) **Nomination by policy holder under the Insurance Act, 1938.**

d) **Marine insurance.**