

Name. ....		Printed Pages:01		
Student Admn. No.: .....				
<b>School of Law</b> <b>Semester End Examination (SEE), Summer Term - August 2023</b> <b>[Programme: ] [Semester: All Semesters (except 2022-23 – Sem I &amp; II, 2021-23 – Sem IV)] [Batch: ]</b> <b>(For all PG programmes and remaining programmes not included in template 1)</b>				
Course Title: <b>Banking &amp; Insurance Law</b>		Max Marks: <b>50</b>		
Course Code: BALB4021		Time: <b>3 Hrs.</b>		
<b>Instructions:</b>	1. All questions are compulsory. 2. Assume missing data suitably, if any.			
		CO	K Level	Marks
<b>SECTION-A (10 Marks)</b>		<b>2 Marks each</b>		
1.	Write a short note on Cash Reserve Ratio.			2
2.	Give any 2 essentials of a loan.			2
3.	Define the term Banking Companies.			2
4.	Elucidate upon the term “Non-Performing Assets (NPA)”.			2
5.	Discuss the Main Principles of Sound Lending.			2
<b>SECTION-B (16 Marks)</b>				
6.	Explain the various Types of Accounts.			5
7.	Critically analyze the relationship between banker and customer.			5
8.	Write a short note on – a) Life Insurance b) Health Insurance			6
<b>SECTION-C (24 Marks)</b>		<b>8 Marks each</b>		
9.	Shed light on the Powers and Functions of Reserve Bank of India.			8
10.	In detail, explain the various Kinds of Negotiable Instruments: Promissory Note, Bill of Exchange, Cheque			8
11.	Insolvency and Bankruptcy Code, 2016 states- An Act to consolidate and amend the laws relating to reorganization and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximization of value of assets of such persons, to promote entrepreneurship, availability of credit and balance the interests of all the stakeholders including alteration in the order of priority of payment of Government dues and to establish an Insolvency and Bankruptcy Board of India, and for matters connected therewith or incidental thereto. <i>Based on the statement write down the following provisions:-</i> - Section 188: Establishment and incorporation of board - Section 189: Constitution of Board - Section 196: Powers and functions of Board			8