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- Notes : 1. All questions are compulsory.  
2. All questions carry equal marks.  
3. Write case laws wherever necessary.

1. Describe the structure of banking system in India at Present. What is the significance of banking sector in the economic development of the country?

**OR**

“The relationship between a banker and a customer is a legal contract that is based on trust and can be transactional in nature”. Explain with the help of banker and customer relationship as per banking law.

2. “All banking institutions are financial institutions but all financial institutions are not banking institutions” Explain the statement with the help of provisions under Banking regulation Act, 1949.

**OR**

Make a critical analysis of the process of nationalization of banks in India. What are the arguments infavour of Nationalization?

3. Explain the principles of central banking. Also discuss the role of central bank as an apex banking institution in the country.

**OR**

RBI is the regulating authority over the banking and non-banking institutions in India. Explain the statement with the help of functions of central Bank.

4. Explain the provisions related to recovery loan given under the Recovery of debts due to bank Act. What are the RBI guidelines for loan recovery?

**OR**

SARFAESI Act applies specifically to secured creditors, such as banks and financial institution. Explain with the help of nature and purpose of the Act. If a Person/debtor has repaid the loan more than 80% he has borrowed, can SARFAESI Act will be applicable for recovery of remaining loan amount?

5. Discuss how technology has changed the face of banking industry. Also throw light on the new technology being used for banking transaction.

**OR**

Write short note on:

- a) Credit Card : Challenges & Utility.  
b) Internet Banking : Advantages.

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