

L.L.M. (CBCS Pattern) Semester - III  
**Course Code : PLEC1B - Banking Law**

P. Pages : 1

Time : Three Hours



**GUG/S/23/10171**

Max. Marks : 80

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- Notes :
1. Attempt all questions.
  2. All questions carry equal marks.
  3. Refer case laws wherever necessary.

1. Write short notes on **any two** of the following.
  - a) Regulating Mechanism of RBI
  - b) Internet Banking Merits & Demerits.
  - c) Banker and customer relations
  - d) Winding - up of Banking Institution.
2. Banking sector plays significant role in the socio-economic development of the country. Explain.

**OR**

Trace out the development of banking sector during pre and post reform periods in India.

3. Commercial banks are the banks that are established with the purpose of profit making and credit creation Elucidate.

**OR**

Discuss the role performed by the different financial Institutions in fulfilling the credit needs of society. Do you agree that these institutions are playing significant role in finance sector?

4. Banking Regulation Act, 1949 not only control the banking financial institutions but also non-banking financial institution. Explain the procedure in this regard.

**OR**

Denationalisation and Disinvestment has brought drastic change in banking sector. Explain the policy with reference to liberalization approach.

5. Discuss the procedure related to recovery of debts due to banks and other financial institutions. What is the liability in case of defaulter in repayment of loans?

**OR**

Write short note on:

- a) ATM
- b) Credit cards

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