

**HONS.08/010/22**

**B.A. LL.B (Hons.) DEGREE EIGHTH SEMESTER EXAMINATIONS, MAY 2022**

**BANKING LAW**

**Time: 3 Hours**

**Maximum Marks: 50**

**Answer ANY FIVE of the following. Each question carries TEN marks**

**(5x 10 = 50)**

1. How do the following sectors connect the rural poor to financial services  
Microfinance sector, Rural Credit, and Chit funds.
2. Write a note on
  - a) Co-operative Banks
  - b) Commercial Banks
3. Specific sectors of the economy are nursed by the banks through priority sector lending. Establish.
4. Write a note on the types of advances and deposits in a bank.
5. Write a note on the kinds of relationships between banker and customer.
6. Examine the following situation and state whether the banker would be entitled to a general lien? Substantiate your answer with reasons and cases.  
  
X pledges some gold and later avails a loan. He makes defaults on the repayment of loans.
7. Discuss the diverse types of instruments the Reserve Bank uses for the conduct of monetary policy in our country.
8. Elucidate how the Banking Regulation Act envisages the merger or amalgamation of banking companies.

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