

HONS. 08/004/25

B.A., LL.B. (Hons.) DEGREE EIGHTH SEMESTER EXAMINATION, MAY 2025

Banking law

Time: 3 Hours

Maximum Marks: 50

Answer Any Five Questions. Each question carries TEN Marks (5*10 =50 Marks)

1. What is Development Banking? Discuss its objectives and importance in the context of a developing economy like India.
2. Explain how a well-defined credit policy helps in minimizing credit risk and maintaining asset quality.
3. Ravi issued a cheque to Suresh. The cheque was stolen and presented to the bank with a forged signature. The paying bank honoured the cheque. Can Ravi recover the amount from the bank? Discuss with reference to the paying bank's duties.
4. Discuss the key technological advancements in the Indian banking sector in the last decade. How have they transformed customer service and operations?
5. Explain the role and functions of the Deposit Insurance and Credit Guarantee Corporation (DICGC) in India. How does it support financial stability?
6. Critically evaluate the effectiveness of RBI's monetary policy in managing inflation and ensuring price stability.
7. Explain the legal mechanisms available to banks for the recovery of debts. How effective are they in practice?
8. What is a banker's lien? Briefly explain its legal basis, scope, and limitations. How is it affected by the bank's fiduciary duties?
