B.A.LL.B. – 804 Roll No. ....

SCHOOL OF LAW
HAMDARD INSTITUTE OF LEGAL STUDIES & RESEARCH (HILSR)
JAMIA HAMDARD, NEW DELHI
End Semester Theory Examination, May/June 2024
B.A.LL.B. VIII[th] Semester
Banking and Insurance Laws (B.A.LL.B –804)

Time : 3 Hours **Maximum Marks-75**

Instructions

I. *Write your Roll Number on the top immediately on receipt of this question paper.*
II. *Attempt five questions selecting one from each Unit. All questions carry equal marks.*

Unit -I (15 marks)

1. Analyze the historical evolution of banking services in India over the years, highlighting key developments, challenges, and transformative factors. In your analysis, discuss the role of government policies, technological advancements, regulatory reforms, and societal changes in shaping the trajectory of the Indian banking sector. Assess the impact of these factors on the accessibility, efficiency, and inclusivity of banking services.

OR

2. Outline the different types of banks that exist within the financial system and briefly describe their unique characteristics.

Unit-II (15 marks)

3. What are the different functions performed by Reserve Bank of India (RBI) and how do they contribute to the country's monetary and financial stability?

OR

4. Briefly explain the powers and control exercised by the Reserve Bank of India under the Banking regulations Act, 1949.

Unit- III (15 marks)

5. What are the key features and objectives of the Reserve Bank of India's Integrated Ombudsman Scheme, 2021? Discuss the significance of this scheme in enhancing consumer protection and grievance redressal mechanisms in the banking sector.

OR

6. How does the Reserve Bank of India's Integrated Ombudsman Scheme, 2021, aim to address the grievances and concerns of banking consumers? Provide an overview of the key components and procedural aspects of the scheme, including the eligibility criteria for filing complaints and the dispute resolution mechanism.

Unit -IV (15 marks)

7. What are the different features and general principles of insurance contract?

OR

8. What are the special principles of insurance contract? Explain each principle in detail.

Unit-V (15 marks)

9. What are the key features of fire insurance policies, and what is the claim-settling process under fire insurance?

OR

10. What types of insurance fall under the umbrella of general insurance? Explain any three types of general insurance.

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