LLM (B)-203 Roll No. ....

SCHOOL OF LAW
HAMDARD INSTITUTE OF LEGAL STUDIES & RESEARCH (HILSR)
JAMIA HAMDARD, NEW DELHI

Even Semester Theory Examination, May 2025

LL.M (II Semester)

Subject: Banking, Finance & Insurance Law - LLM (B)-203

SET-B

Time: 10:00 AM to 01:00 PM **Maximum Marks-60**
Date: 14/05/2025

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*

Unit -I **(12 marks)**

Q1. How does the Reserve Bank of India contribute to maintaining monetary stability and controlling credit, and what challenges does it face in terms of supervision and regulation? Furthermore, how do government interventions impact the autonomy and independence of the RBI?

OR

Q2 How are emerging trends like universal banking, green banking and finance, and Islamic banking and finance influencing the evolution of the banking industry?

Unit -II **(12 marks)**

Q3. What is meant by the concept of Social Control over Banks? How does the Social Control Policy of 1967–68 differ from the Bank Nationalisation initiative undertaken in 1969–70?

OR

Q4. How does the financial system address the barriers faced by vulnerable populations in accessing formal financial services, and what strategies can enhance their inclusion in the economic mainstream? Discuss in detail.

Unit -III **(12 marks)**

Q5. What is the policy framework governing internet banking in India, and what are the key practices and challenges associated with its implementation?

OR

Q6. In the context of rising cyber threats, how are banking frauds committed in cyberspace identified, regulated, and investigated under the current legal and regulatory mechanisms?

Unit -IV **(12 marks)**

Q7. ow do the key principles of lending influence loans and advances within the banking system, and what role do different types of lending, such as consortium lending, play in the overall credit landscape?

OR

Q8. How would you define Non-Performing Assets (NPAs), and what are the different categories of NPAs along with their key features? Furthermore, why do high levels of NPAs negatively impact the financial health of banks?

Unit -V **(12 marks)**

Q9. What does insurance entail, and what are its primary functions in managing risk? Additionally, how do the secondary functions of insurance enhance its overall role in providing financial security and fostering economic growth?

OR

Q10. What is the legal framework governing the insurance sector in India, and what role does the Insurance Regulatory and Development Authority (IRDA) play in regulating and overseeing the industry?

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