



K.R. MANGALAM UNIVERSITY

THE COMPLETE WORLD OF EDUCATION

Rollno.....

End Semester Examination, December 2024
B.A.LLB, B.B.A. LLB, B.COM LLB – VIIth Semester
BANKING AND INSURANCE LAW (SOLS410)

Time: 2.5 hrs.

Max Marks: **50**

Note: *All Questions are compulsory. Marks are indicated against each question.*

PART-A

- Q.1 Attempt any 5 from the following:
- (a) Define Banker and Customer relationship. [CO-1] [L-1] **2**
 - (b) Define Schedule Bank. [CO-1] [L-1] **2**
 - (c) Describe Secured Loan. [CO-1] [L-2] **2**
 - (d) Define Securitization. [CO-1] [L-1] **2**
 - (e) Elaborate the concept of Re Insurance and Double Insurance [CO-1] [L-2] **2**
 - (f) Describe Subrogation in Insurance. [CO-1] [L-2] **2**
 - (g) Describe Doctrine of Proximate Cause in Fire Insurance. [CO-1] [L-2] **2**

2x5

PART-B

- Q.2 Define Banker and Customer? Explain general relationship of Banker and Customer. [CO-2] [L-2] **10**

OR

Explain the main features of Banking Regulation Act, 1949. [CO-2] [L-2] **10**

- Q.3 Explain the functions of Commercial Banks. Examine the recent trends in the functioning of Commercial Banks in India, [CO-3] [L-2] **10**

OR

Discuss powers and function of Banking Ombudsman Scheme. Elaborate the procedure for filing complaint in Ombudsman. [CO-3] [L-2] **10**

- Q.4 Explain the difference between the recovery of debts through judicial processes with and without intervention of court and tribunal. [CO-4] [L-2] **10**

OR

Define banking fraud and list the key legal frameworks in India designed to combat banking fraud. [CO- 4] [L-1] **10**

- Q.5 Define Contract of Insurance and discuss the nature and scope of contract of insurance [CO-5] [L-2] **10**

OR

Discuss about the composition, powers and functions of claims tribunals under Motor Vehicle Act 1988.

[CO- 5] [L-2] **10**