

**DIRECTORATE OF DISTANCE EDUCATION
NALSAR UNIVERSITY OF LAW, HYDERABAD**

M.A. (CORPORATE LAW)

Academic Year: 2025-2026

**Fourth Semester Repeat Examination – Online Proctored Examination
(November, 2025)**

2.4.11. Banking and Finance Law

Duration of the Examination: 2 ½ hours

Total Marks : 70 marks

INSTRUCTIONS TO CANDIDATES

- a) Read the instructions carefully and adhere to the same.
- b) Please mention your Name, DDE ID No., date of the exam, name of the programme, name of the subject, total number of pages on the first page and write the page numbers in sequence on each sheet before upload.
- c) The questions to be interpreted as given and no clarification can be sought.
- d) Clearly indicate the question numbers while answering them. Answers without question numbers / wrong question numbers will not be evaluated.
- e) Write the answers clearly and neatly. Answers in illegible handwriting will not be taken into consideration.
- f) Candidates need to check the scanned and pdf converted file before uploading, whether all pages are scanned properly and the same is in sequence and clearly visible.
- g) Candidates are prohibited to use phones or any other electronic devices, books, material etc. during the Examination.
- h) Copying from any source including from other students is strictly prohibited. Plagiarism is considered as a serious academic mis-conduct and the University will take action as it deems fit.

Section – A

Answer FIVE questions out of SEVEN questions and each question carries 10 marks. (5 x 10 marks = 50 marks)

- 1. Critically evaluate the powers and functions of the RBI as the central bank of the country. Assess how effectively the RBI has fulfilled its mandate of ensuring monetary stability, regulating the financial system and promoting economic growth of the country.
- 2. Explain the concept of Mortgage and its various kinds under the Transfer of Property Act, 1882. Further discuss the concept of Hypothecation and distinguish between Mortgage and Hypothecation.

3. Explain the types of debentures issued by companies and discuss in detail the procedure for the issue of debentures under the Companies Act, 2013. Evaluate how the statutory provisions ensure investor protection and corporate accountability.
4. Define a Negotiable Instrument and its kinds also explain its essential features under the Negotiable Instruments Act, 1881.
5. Mr. Raghav issued a cheque for ₹ 1,00,000 in favour of Ms. Rama for the purchase of office equipment. Ms. Rama wants to understand whether the cheque issued to her qualifies as a valid negotiable instrument and what are the features a cheque must possess under the Act and also explain the essential features of a cheque.
6. Explain in detail the structure of the Indian banking system and discuss the role of each component in promoting financial stability and economic growth.
7. Mr. Arjun holds a promissory note payable to his order. He signs and transfers it to Ms. Kavya, who further transfers it to Mr. Rohan by writing "Pay to Rohan or order" and signing her name. Later Mr. Rohan endorses it to Mr. Vijay simply by signing on the back of the note.

With reference to the above facts, explain the concept of endorsement under the Negotiable Instruments Act, 1881 and discuss the different kinds of endorsement.

Section – B

Answer FOUR questions out of SIX questions and each question carries 05 marks. (4 x 5 marks = 20 marks)

8. Write a short note on History and Evolution of the Banking system in India.
9. Write a short note on Banking Ombudsman.
10. Write a short note on Letter of Credit
11. Write a short note on Creation of Charge under Companies Act, 2013 for securing a loan.
12. Write a short note on Securitisation
13. Write a short note on Zero-Coupon Bonds and Foreign Currency Convertible Bonds