DIRECTORATE OF DISTANCE EDUCATION
NALSAR UNIVERSITY OF LAW, HYDERABAD

Post-Graduate Diploma in Financial Services and Legislations

Academic Year: 2020-2021

First Semester - End Semester –Take Home Examination (January, 2021)

Paper II - 1.1.2. Financial Legislations

TOTAL MARKS: 50

INSTRUCTIONS TO CANDIDATES

a) **Read the instructions for Take Home Examination carefully and adhere to the same.**
b) ***Please mention your name, ID No., subject name and total number of pages on the Answer Sheet.***
c) ***Clearly indicate the question numbers while answering them.***
d) ***Since this is a take home exam, we expect your answers to be analytical rather than straight answers.***
e) ***Answer very elaborately to each question with minimum of 1000 – 1200 words.***
f) ***You may use graphs and charts. But they shall be clearly cited.***
g) ***You must cite the source of your information. (Annual report, web source etc.)***
h) ***Answer two questions and each question carries 25 marks.***
i) ***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.***

Q1.a. "Despite of RBI's supervision, private sector banks like Yes Bank were in news for wrong reasons". Critically evaluate the above statement from the perspective of Banking regulations and corporate governance. **(15 Marks)**

Q1.b. Recently State and District Cooperative Banks were brought under the direct supervision of RBI. Do you think this move will ensure that Cooperative Banks will not fail anymore? Also discuss the possible applicability of Deposit Credit Guarantee Insurance Scheme to the depositors of Cooperative Banks. **(10 Marks)**

Q.2.a. Discuss in detail with relevant cases on "related person" and "person not eligible to submit the resolution plan" as per Sec 5(24A), 29A and 32A of IBC. **(15 Marks)**

Q.2.b. Give your understanding of FDI in different segments of Insurance sector India. Justify if there is any need to increase it to any further. Also discuss the recent initiatives of IRDA to push contact less issuance of insurance policies. **(10 Marks)**