

Banking Law Question and Answers

Q1) Examine various Control of RBI over Commercial Bank

Ans - The Reserve Bank of India (RBI) has several tools at its disposal to control commercial banks and ensure the stability of the financial system. These include:

1. **Monetary policy:** The RBI uses interest rates and other monetary tools to control inflation and stabilize the economy.
2. **Regulation and supervision:** The RBI sets regulations and standards for commercial banks to follow, and conducts regular inspections and audits to ensure compliance.
3. **Cash reserve ratio (CRR) and statutory liquidity ratio (SLR):** Banks are required to hold a certain percentage of their deposits in the form of cash or government securities. This helps to ensure that banks have enough liquidity to meet the demands of their customers.
4. **Open market operations:** The RBI buys or sells government securities in the open market to control the money supply and interest rates.
5. **Credit control measures:** The RBI can use a variety of tools to control the amount of credit that banks can provide, such as setting limits on loan-to-value ratios and directing banks to lend to specific sectors of the economy.
6. **Prudential norms:** RBI has a set of prudential norms that banks need to follow to ensure the safety and soundness of the banks.
7. **Prompt Corrective Action (PCA):** RBI can initiate PCA when a bank is facing financial stress, which limits the bank's ability to lend and access funds until the bank's financial position improves.
8. **Licensing and Merger & Acquisition:** RBI has the power to issue licenses to new banks, revoke licenses of existing banks and also approve mergers and acquisitions of banks.

These tools are used by the RBI to maintain financial stability, promote economic growth, and protect the interests of depositors and other stakeholders.

Q2) What is a Banking Company? Write the necessity of management and control of the banking company

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ML Morrison



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