Roll No. [ ] Total No. of Pages : 02

Total No. of Questions : 09

B.Com. (Honours) (Sem.–6)

BANKING LAWS AND SERVICES

Subject Code : BCOP-621-18

M.Code : 79474

Date of Examination : 14-07-22

Time : 3 Hrs. Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

I. Write briefly :

a) Regional Rural Banks

b) Small finance banks

c) 2 functions of commercial banks

d) Sub standard assets

e) Repo rate

f) Open market operations

g) Mortgage

h) Doubtful assets

i) Full form of SARFAESI

j) Fund based services.

SECTION-B

UNIT-I

2. Briefly discuss various classification and types of bank.

3. Discuss the role of reserve bank as regulator of banking system.

UNIT-II

4. Explain credit control and various methods of credit control.

5. Explain provisions relating to certain operations of banking companies.

UNIT-III

6. Discuss assets classification and provisioning of NPAs.

7. Briefly discuss various provisions of Negotiable Instrument Act 1881.

UNIT-IV

8. Briefly discuss the protection available to paying and collecting banker under Negotiable Instrument Act.

9. Explain various financial inclusions in banking services.

NOTE : Disclosure of Identity by writing Mobile No. or Marking of passing request on any paper of Answer Sheet will lead to UMC against the Student.

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B.Com. (Hons.) (Sem.–6)

BANKING LAWS AND SERVICES

Subject Code : BCOP621/18

M.Code : 79474

Date of Examination : 07-05-2024

Time : 3 Hrs. **Max. Marks : 60**

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTION-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. **Write briefly :**

   a) Regional Rural Banks

   b) CRR

   c) SARAFAESI Act

   d) Group Banking

   e) Treasury Bills

   f) NABARD

   g) Account Payee Cheque

   h) Hypothecation

   i) Non-Fund Based Services

   j) Banker's Bank.

SECTION-B

UNIT-I

2. What is credit creation? What concepts are involved in the credit creation?

3. Explain the origin and evolution of Indian Banking System in detail.

UNIT-II

4. Define central banking and distinguish this concept from that of commercial banking.

5. What are the major amendments made to the Banking Regulation Act, 1949, in recent years, and how these changes impacted the banking sector in India?

UNIT-III

6. What do you mean NPA? Give the RBI norms relating to the provisions of NPA.

7. Explain the provisions of Negotiable Instrument Act, 1881.

UNIT-IV

8. Explain the legal consequences of dishonored cheques, including penalties and legal action.

9. What are the different types of banking services offered by banks and how do these services meet the diverse financial needs of customers?

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