

Roll No.

Total No. of Pages : 02

Total No. of Questions : 17

**M.COM. (Sem.-4)**

**BANKING LAWS**

Subject Code : MCOPBI-421-18

M.Code : 77944

Date of Examination : 13-07-22

Time : 3 Hrs.

Max. Marks : 60

**INSTRUCTIONS TO CANDIDATES :**

1. SECTION-A contains EIGHT questions carrying TWO marks each and students have to attempt ALL questions.
2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and students have to attempt any ONE question from each Subsection.
3. SECTION-C is COMPULSORY and consist of ONE Case Study carrying TWELVE marks.

**SECTION-A**

**Write briefly :**

- 1) Regional Rural Banks
- 2) Small Finance Banks
- 3) TWO functions of commercial banks
- 4) Promissory Note
- 5) Endorsement
- 6) Presentment and Payment
- 7) Book Evidence Act
- 8) Full form of SARFAESI

## SECTION-B

### UNIT-I

- 9) Briefly discuss various classification and types of Bank.
- 10) Discuss the role of reserve bank as regulator of Banking System.

### UNIT-II

- 11) Briefly discuss various provisions of Negotiable Instrument Act 1881.
- 12) Explain various parties in Negotiable Instrument.

### UNIT-III

- 13) Explain credit control and various methods of credit control.
- 14) Explain provisions relating to certain operations of banking companies.

### UNIT-IV

- 15) Briefly discuss the law of limitation with reference to provisions of Bankers Book Evidence Act.
- 16) Explain banking ombudsman lok adalats and lenders liability act.

## SECTION-C

### 17) Case Study :

A draw a '*no consideration*' bill on B. B transfers this bill (no consideration bill) to C and further C transfers it (consideration bill) to D. When D discounts that bill, it was dishonoured. Based on this information, answer the following questions.

#### Questions :

- a. Can D recover the amount from all the prior parties?
- b. Does A, B and C has some remedy against the claim of D?

**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.**