

Roll No.

Total No. of Pages : 02

Total No. of Questions : 09

**B.Com. (Hons.) (Sem.-6)**  
**BANKING LAWS AND SERVICES**

Subject Code : BCOP-621-18

M.Code : 79474

Date of Examination : 01-12-2023

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**

**I. Write briefly :**

- (a) Write a short note on regional rural banks.
- (b) Define banking.
- (c) Explain private sector banks.
- (d) Explain NPA.
- (e) Define bank draft.
- (f) Write a short note on collecting banker.
- (g) What is a right of line?
- (h) What is financial inclusion?
- (i) Define pledge.
- (j) Define penalties.

## SECTION-B

### UNIT-I

2. Discuss the salient features of the Indian banking system.
3. Write a note on :
  - (a) Role of public sector banks
  - (b) Foreign Banks.

### UNIT-II

4. Write a detailed note on role and functions of RBI.
5. Discuss the provisions of the Banking Regulations Act, 1949 under following heads :
  - (a) Suspension of business
  - (b) Winding of banking companies.

### UNIT-III

6. Write a note on :
  - (a) Bank for International Settlements
  - (b) NPA categories
7. Discuss the provisions of negotiable instrument Act 1881.

### UNIT-IV

8. What are protection available to paying and collecting banker under negotiable instrument Act.
9. Write a note on :
  - (a) Hypothecation
  - (b) Non-fund based 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.**