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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) Reporate
- 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.