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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 : 18-05-2023

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) Co-operative Banks
- b) SLR
- c) Types of NPA
- d) Chain Banking
- e) Gilt Edged Securities
- f) NBFCs
- g) Crossed Cheque
- h) Pledge
- i) Financial Inclusion
- j) Right of Lien.

SECTION-B

UNIT-I

2. How do banks create credit in a single bank and a multiple bank system?
3. Discuss the role of commercial banking in the economic development of the country.

UNIT-II

4. What is central bank? Describe the functions of central bank and discuss their significance.
5. What is Banking Regulation Act, 1949, and how does it regulate the banking system in India?

UNIT-III

6. What are the causes and consequences of NPA in banking system, and how can banks effectively manage and reduce their NPA levels?
7. What are the key elements of successful banker customer relationships, and how do these elements contribute to the growth and sustainability of banks?

UNIT-IV

8. Evaluate the risks associated with digital cheque processing, including cyber threats, and measures taken by banks to mitigate these risks.
9. Discuss the evaluation of banking services over time, from traditional to modern 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.