

Exam. Code : 107306

Subject Code : 2087

B.Com. (Prof.) Semester-VI

20P-643: BANKING LAW AND REGULATION

Time Allowed—3 Hours] [Maximum Marks—50

SECTION-A

Note :—Attempt any ten questions. Each question carries 1 mark. Answer to each question should not exceed five lines.

1. Short answer type questions :
 - (a) What is Branch Licensing ?
 - (b) Explain CRR and SLR with recent percentage.
 - (c) Explain in detail the concept of currency management in a bank.
 - (d) What disclosures have to be made by banks concerning their accounts and balance sheet ?
 - (e) Why banks are now following the concept of merger ?
 - (f) What is the significance of the words : Account payee and not negotiable to the collecting banker and paying banker ?
 - (g) Explain the term "Garnishee order."
 - (h) Explain the concept of anti money laundering.
 - (i) Write a note on KYC norms.
 - (j) Differentiate between "particular lien" and "general lien".

- (k) Recovery procedure in case of death of borrower.
- (l) Differential between statutory audit and internal audit.

10×1=10

SECTION-B

Note :- Attempt any **two** questions. Each question carries **10** marks.

- 2. What do you mean by Board for Financial Supervision ? Explain in detail its role and scope.
- 3. Write short notes on :
 - (a) Corporate governance
 - (b) Board for Financial Supervision
 - (c) Concurrent audit
- 4. State the important provisions of the Banking Regulation Act regarding branch expansion, reserves, capital and liquidity.
- 5. Explain the procedure through which the winding up of a bank takes place. 2×10=20

SECTION-C

Note :- Attempt any **two** questions. Each question carries **10** marks.

- 6. Explain in detail the rights and obligations of a banker.
- 7. What is meant by charging of securities ? State and explain the various modes of charging the securities.
- 8. What are the special features of recovery of debts due to banks as given by the Banks and Financial Institution Act 1993 ?
- 9. Explain in detail the anti money laundering and KYC norms. 2×10=20