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Total No. of Pages : 02

Total No. of Questions : 09

M.Com.(Professional) (2013 Onwards) (Sem.-3)**BANKING LAWS****Subject Code : MCOP-BI-304****Paper ID : [A3166]****Time : 3 Hrs.****Max. Marks : 80****INSTRUCTION TO CANDIDATES :**

1. **SECTIONS-A, B, C & D** contains **TWO** questions each carrying **FIFTEEN** marks each and students has to attempt any **ONE** question from each **SECTION**.
2. **SECTION-E** is **COMPULSORY** consisting of **TEN** questions carrying **TWENTY** marks in all.

SECTION-A

1. How do you define a commercial bank? State the different functions of a commercial bank.
2. What is the relationship between a banker and its customer? Discuss the special features of this relationship.

SECTION-B

3. State the presumptions as to be a negotiable instruments. Explain the liabilities and capacity of parties of negotiable instruments.
4. Define endorsement. Illustrate the various classes of endorsements. What are the rules regarding evidence and compensation?

SECTION-C

5. Explain the changing role of the RBI in development, control and functioning of commercial banks in India.
6. Explain the main provisions of the credit monitoring arrangement of the RBI.

SECTION-D

7. What were the reasons for bringing SARFAESI Act? What powers have been given to the banks for dealing with NPAs under this Act?
8. What are the statutory provisions with regard to offences and penalties under SARFAESI Act?

SECTION-E

9. Write short notes on the following :

- (i) Banker's duty of secrecy
- (ii) Holder in due course
- (iii) MICR cheque/draft
- (iv) Negotiation back
- (v) NBFCc
- (vi) Selective credit control of RBI
- (vii) Secured Assets
- (viii) Asset reconstruction companies
- (ix) DRTs
- (x) Garnishee order