

(i) Printed Pages : 2

Roll No. ....

(ii) Questions : 9

Sub. Code : 

0	8	4	8
---	---	---	---

Exam. Code : 

0	0	1	8
---	---	---	---

**Bachelor of Commerce 4<sup>th</sup> Semester (Hons.)**

**1059**

**BANKING : BANK LEGISLATION**

**Paper—BCH-410**

**Time Allowed : Three Hours] [Maximum Marks : 80**

**Note :—** Section-A consisting of short answer questions is compulsory for all. Attempt any *four* questions from Sections B and C, selecting not more than *two* questions from each Section. All questions carry equal marks.

**SECTION—A**

1. Attempt any **four** questions from the following :—

- (i) Give the basic reasons for nationalisation of banks in India.
- (ii) What is Mobile Banking System ?
- (iii) Discuss in brief the features of Negotiable Instruments Act, 1881.
- (iv) What precautions should be taken while granting advances against supply bills ?
- (v) Discuss the appointment roles of Banking Ombudsman in brief.
- (vi) Define Debt Recovery Tribunals in brief. 5×4=20

## SECTION—B

2. Explain the emerging issues and challenges of Indian Banking Industry in detail. 15
3. What are the selective methods of credit control ? Discuss their significance and limitations. 15
4. Explain the provisions of Payments and Settlements Systems Act, 2007. 15
5. "A banker's obligation to honour cheques drawn by his customers is not absolute." Discuss. 15

## SECTION—C

6. Explain the methods of Redressal of Grievance. 15
7. Explain the functions of Debt Recovery Tribunals. 15
8. Discuss the various Banking codes and standards related with smooth functioning of banks. 15
9. Discuss the securitization process under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002. 15