

(i) Printed Pages: 3

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(ii) Questions : 9

Sub. Code : 

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Exam. Code : 

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Bachelor of Commerce 4<sup>th</sup> Semester (Hons.)  
(2054)

**BANKING : BANK LEGISLATION**

**Paper : BCH-410**

**Time Allowed : Three Hours]**

**[Maximum Marks : 80**

**Note :—**The students are required to attempt **FOUR** questions from Section-A of short answer type, **TWO** questions from Sections B & C each of essay type. Each question in Section-A carries 5 marks, and in Sections B & C, each question carries 15 marks.

**SECTION—A**

1. (a) Describe provision related to Prohibition of trading as per Banking Regulation Act, 1949.
- (b) State the provision regarding meeting of Central Board as per RBI Act, 1934.
- (c) Briefly describe various credit control techniques of RBI.
- (d) What is the qualification for the Chairperson of an Appellate Tribunal as per provisions of 'Recovery of Debts Due to Banks and Financial Institutions Act, 1993' ?

- (e) Elaborate the forces at work behind emergence of 'Banking Ombudsman Scheme, 2006'.
- (f) Discuss the remedy available in case of lost Bill of exchange.

### **SECTION—B**

- 2. Describe the key provisions in terms of Minimum Capital & Reserves, Capital Structure and Payment of Dividend of Banking Regulation Act, 1949. How does the minimum capital & reserves for foreign banking companies differ from Indian Banking Companies ?
- 3. Examine the key provisions of RBI Act, 1934 related to regulation of transactions in derivatives and money market instruments.
- 4. Discuss the different provisions applicable to negotiation by delivery and negotiation by endorsement as per 'The Negotiable Instruments Act, 1881'.
- 5. "Payment system not to operate without Authorization". Elucidate the statement citing the key provisions related to it as per Payment and Settlement System Act, 2007.

### **SECTION—C**

- 6. Describe the salient features, objectives, scope and important provisions of 'The Recovery of Debts Due to Banks and Financial Institutions Act, 1993'.

7. "Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 empowers the financial institutions to deal with NPAs". Elucidate the statement stating the scope, objective and essential provisions of the Act thereof.
8. Write short notes on the following :
  - (a) Functions of Debt Recovery Tribunals
  - (b) Role of Lok Adalats.
9. Define and describe 'Banking Ombudsman' stating its objectives and important functions. To what extent, this agency has been successful in handling the grievances of customers ? Discuss.