

2071

Bachelor of Commerce (Hons.)

Fourth Semester

BCH-410: Banking: Bank Legislation

Time allowed: 3 Hours

Max. Marks: 80

**NOTE:** Attempt four short answer type questions from Section–A. Attempt two questions each from Section B and C respectively.

x-x-x

**Section – A**I. Attempt any four of the following:-

- a) What are the provisions under which one can appeal to Banking ombudsman?
- b) What precautions a bank must take while granting loans & advances?
- c) What are NPAs?
- d) How does the credit creation takes place?
- e) What is the relevance of Indian Evidence Act in the Banking sector?
- f) Explain briefly the Grievance Redressal Mechanism. (4x5)

**Section - B**

- II. Explain in detail the evolution of laws related to Banking Sector till date in India. (15)
- III. What is the role of RBI in controlling credit in India? (15)
- IV. What are the salient features of Negotiable Instruments Act 1881? (15)
- V. What are the recent reforms that have taken place in the Banking Sector? (15)

**Section - C**

- VI. What are the provisions related recovery of payments by banks. (15)
- VII. Explain in detail the different codes & standards followed by the Banks in India. (15)
- VIII. What do you understand by securitization & reconstruction of Financial Assets?  
How this is helpful in improving the banking sector? (15)
- IX. Explain the functioning of various debt recovery tribunals established in the banking system in India? (15)

x-x-x