

END SEMESTER THEORY EXAMINATION JANUARY-2021

Program:	B.Com (Pass)	Year/Semester:	5th- Semester
Course/Subject:	Banking Law & Operations	Duration:	03:00 Hrs
Course/Subject Code:	06020510	Maximum Marks:	60
		Batch:	2017 & 2018

Instructions:-

1. Write Your Roll No. on the Question Paper.
2. Candidate should ensure that they have been provided correct question paper. Complaint(s) in this regard, if any should be made within 15 minutes of the commencement of the exam. No complaint(s) will be entertained thereafter.
3. All Questions are compulsory. Marks are indicated against each question.
4. Illustrate your answer with diagram wherever required.

SECTION-A**(Very Short Answer Type Questions)****Note: All Questions are compulsory: -****[12×1=12 Marks]**

S. No.	Question	Marks Allotted
1	What a bank does?	1
2	NABARD means?	1
3	Illustrate Merchant Banker?	1
4	Illustrate Offshore Banks?	1
5	What is Negotiable Instrument?	1
6	Who is a holder?	1
7	Write two essential characteristics of bill of exchange?	1
8	Who is holder in due course?	1
9	Is KYC norms mandatory?	1
10	Explain about ATM services?	1
11	Explain about NEFT?	1
12	What is ECS?	1

SECTION-B

(Short Answer Type Questions)

Note: All Questions are compulsory: -

[4×2=8 Marks]

S. No.	Question	Marks Allotted
13	Write short notes on RRBs?	2
14	What do you understand by crossing on cheques?	2
15	Explain about income tax attachment order?	2
16	Illustrate utilities of credit cards?	2

SECTION-C

(Descriptive Answer Type Questions)

Note: All Questions are compulsory: -

[4×4=16 Marks]

S. No.	Question	Marks Allotted
17	Write notes on – (a) Central Bank (b) Commercial Bank	4
18	What is dishonour? Explain the parties affected due to dishonour of negotiable instruments?	4
19	Enlist the KYC guidelines as issued by the banking institutions?	4
20	Discuss the provisions relating to opening and operating of the account of an Individual?	4

SECTION-D

(Long Answer Type Questions)

Note: All Questions are compulsory: -

[4×6=24 Marks]

S. No.	Question	Marks Allotted
21	Discuss the different phases of evolution of Banking in India?	6
22	What is promissory note? Explain its features and essential conditions.	6
23	What are the different types of loans offered by banks?	6
24	Explain the following – (a) MICR (b) NEFT (c) RTGS	6