

Roll No.

Total No. of Pages : 02

Total No. of Questions : 09

B.Com. (Hons.) (Sem.-6)

BANKING LAWS AND SERVICES

Subject Code : BCOP-621-18

M.Code : 79474

Date of Examination : 06-01-2023

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. **SECTION-A is COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTION-B** consists of **FOUR** Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains **TWO** questions each, carrying **TEN** marks each.
4. Student has to attempt any **ONE** question from each Sub-section.

SECTION-A

1. Write briefly :

- Public Sector Bank
- Two utility functions of bank
- Bank Rate
- Why reserve bank of India is known as banker's bank?
- Standard assets
- Co-operative banks
- Money remittance service
- Right of lien and set off
- Pledge and Hypothecation
- Note on BIS.

SECTION-B

UNIT-I

2. Briefly discuss functions of commercial banks.
3. Discuss process of credit creation and its limitations.

UNIT-II

4. Explain need of central bank and its important role in developing the economy.
5. Explain selective methods of credit control.

UNIT-III

6. Discuss provisions of Basel II accord. State the importance of accord.
7. Briefly discuss types of relationship between banker and customer.

UNIT-IV

8. Discuss duties and responsibilities of paying and collecting bank.
9. Explain fund and non fund based services.

NOTE : Disclosure of Identity by writing Mobile No. or Marking of passing request on any paper of Answer Sheet will lead to UMC against the Student.