



# AJEENKYA

## D Y PATIL UNIVERSITY

### End Term Examinations (April 2019)

School: School of Management

Program: Banking and Financial Services

Course: Legal & Regulatory Aspects of Banking

Course Code: MGT528

Semester: II

Max Marks: 100

Duration (mins): 150

1. Explain the functioning of Banking Ombudsman and procedure regarding resolution of customer's complaint. **(10M)**
2. Mention the KYC norm to be followed by the bank for opening account of: **(10M)**
  - a) Partnership firm
  - b) HUF
  - c) Individual
  - d) Minor
3. Explain different types of credit facilities. **(10M)**
4. Differentiate between **(5X4= 20M)**
  - a) Pledge & Hypothecation
  - b) Contract of Bailment & Contract of Indemnity
  - c) Memorandum of association & Articles of Association
  - d) Letter of Credit & Bank Guarantee
5. Define the following (Any Two) **(5X2= 10M)**
  - a) Asset Reconstruction as per SARFAESI Act
  - b) Debt Recovery Tribunal as per SARFAESI Act
  - c) Complaint as per "The Consumer protection Act"

6. Explain the working and duties of Central registry as per SARFAESI ACT. **(10M)**
7. What are the functions of Reserve Bank Of India? **(10M)**
8. Write Note on: (Any Four) **(5X4=20)**
- a) Money laundering
  - b) Cash reserve Ratio
  - c) Mortgages
  - d) Negotiable Instrument Act
  - e) Right to Information
  - f) Features of Company
9. Explain the procedure of Registration of Securitization Company or Reconstruction Company. **(10M)**
10. Explain the licensing of different types of banking companies. **(10M)**

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