

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.**  
**(For candidates admitted during the academic year 2022-2023)**

**SUBJECT CODE : 22BF/MC/LB23**

**B.Com. DEGREE EXAMINATION APRIL 2023**  
**BANKING, FINANCE AND ENTREPRENEURSHIP**  
**SECOND SEMESTER**

**COURSE : MAJOR – CORE**  
**PAPER : LEGAL AND REGULATORY ASPECTS OF BANKING**  
**TIME : 3 HOURS** **MAX. MARKS: 100**

**SECTION A**

**ANSWER ALL QUESTIONS** **(10 X 2 = 20)**

1. Define Banking.
2. What do you mean by Licensing?
3. What is Promissory Note?
4. Write a note on crossing of cheque.
5. Explain the concept of money laundering.
6. Define Layering.
7. Differentiate negotiability from transferability.
8. What is Endorsement?
9. What is CIBIL?
10. Who is a “Customer”?

**SECTION B**

**ANSWER ANY FIVE QUESTIONS** **(5 X 8 = 40)**

11. What are the Obligation of banker to honour customer’s cheque?
12. Explain in detail about the functions of banks.
13. Describe the characteristics of Negotiable Instruments.
14. Write the attachment of property involved in Money Laundering.
15. Explain the role and objectives of SARFEASI Act.
16. Write a note on CIR Report.
17. Explain the process relating to search and seizure as per the Money Laundering Act.

**SECTION C**

**ANSWER ANY TWO QUESTIONS** **(2 X 20 = 40)**

18. Explain in detail about the obligations of banking company and intermediaries under PMLA.
19. Discuss the role and functions of RBI.
20. Describe the stages of loan disbursement.
21. Explain the functions of CIBIL

\*\*\*\*\*