

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 86**  
(For candidates admitted from the academic year 2023 – 2024 and thereafter)

**B.VOC. DEGREE EXAMINATION, APRIL 2026**  
**BANKING, FINANCIAL SERVICES AND INSURANCE**  
**SECOND SEMESTER**

**COURSE : MAJOR CORE**  
**PAPER : LEGAL AND REGULATORY FRAMEWORK OF BANKS AND NBFC'S**  
**SUBJECT CODE : 23VB/VM/LB26**  
**TIME : 3 HOURS** **MAX. MARKS: 100**

<b>SECTION A</b>				
<b>Q. No.</b>	<b>Answer the following not exceeding 50 words:</b>	<b>(5 x 2 = 10)</b>	<b>CO</b>	<b>KL</b>
1.	Write a note on plastic notes.		1	K1
2.	Define banking.		1	K1
3.	State the meaning of endorsement.		1	K1
4.	What are NBFC's?		1	K1
5.	What is money laundering?		1	K1
<b>SECTION B</b>				
<b>Q. No.</b>	<b>Answer any four not exceeding 150 words:</b>	<b>(4 x 5 = 20)</b>	<b>CO</b>	<b>KL</b>
6.	Bring out management and administration of RBI.		2	K2
7.	Discuss about cash management concept.		2	K2
8.	Explain the features of negotiable instruments.		2	K2
9.	When a cheque is dishonoured? Explain.		2	K2
10.	State the registration process of NBFC.		2	K2
11.	State the impact of Money Laundering Act.		2	K2
<b>SECTION C</b>				
<b>Q. No.</b>	<b>Answer the following questions not exceeding 500 words:</b>	<b>(4 x 10 = 40)</b>	<b>CO</b>	<b>KL</b>
12.	a) Describe the process of printing of securities and minting in India. <b>(OR)</b> b) Explain the revised priority sector lending norms.		3	K3
13.	a) Explain the existing regulations regarding currency management within the scope of Banking Act. <b>(OR)</b> b) What is crossing? Explain different types of crossing a cheque.		3	K3
14.	a) Explain the statutory protection available to a paying banker. <b>(OR)</b> b) What are the functions of banks according to Banking Regulation Act?		4	K4
15.	a) What are the norms of corporate governance for NBFC? <b>(OR)</b> b) Discuss the vital reasons for countries implementing Anti money laundering regulations.		4	K4
<b>SECTION D</b>				
<b>Q. No.</b>	<b>Answer any two questions not exceeding 1000 words:</b>	<b>(2 x 15 = 30)</b>	<b>CO</b>	<b>KL</b>
16.	Explain guidelines on opening of new banks and branch licensing.		5	K5
17.	Elaborate on concept anti money laundering, reasons and measures to deter money laundering.		5	K5
18.	What are the RBI guidelines and regulatory requirements of NBFC in India.		5	K5

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