



PRESIDENCY UNIVERSITY

BENGALURU

Roll No.

End - Term Examinations – MAY/JUNE 2025

Date: 06-06-2025

Time: 01:00 pm – 04:00 pm

School: SOC	Program: B.COM	
Course Code : COM3040	Course Name: Regulatory Framework of Banking	
Semester: IV	Max Marks: 100	Weightage:50%

CO - Levels	C01	C02	C03	C04	C05
Marks	24	26	26	35	

Instructions:

- (i) Read all questions carefully and answer accordingly.
- (ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 2 marks.

10Q x 2M=20M

1.	Outline the meaning of the term "Banking"	2 Marks	L2	C01
2.	List two objectives of the Banking Regulation Act, 1949.	2 Marks	L1	C01
3.	List two ways RBI controls the management of banks.	2 Marks	L1	C02
4.	Identify two features of corporate governance in banking companies.	2 Marks	L2	C02
5.	State two types of deposits accepted by banks.	2 Marks	L1	C03
6.	State the current statutory limits for CRR and SLR.	2 Marks	L1	C03
7.	State any two key components of a bank's annual accounts.	2 Marks	L1	C04
8.	List any two causes that may lead to the winding up of a banking company.	2 Marks	L1	C04
9.	Define the term "Subsidiary" of a banking company with one example.	2 Marks	L1	C02

10.	Mention two qualifications required for the appointment of a bank auditor.	2 Marks	L1	CO4
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Part B

Answer ALL the Questions. Each question carries 7 Marks.

Total Marks 35M

11.	a.	Summarize the main objectives of the Banking Regulation Act, 1949.	07 Marks	L2	CO 1
Or					
12.	a.	Explain the structure and constitution of commercial banks in India.	07 Marks	L2	CO 1
13.	a.	Explain the conditions for licensing of banking companies.	07 Marks	L2	CO 2
Or					
14.	a.	Present the significance of the Chairman in the governance of a bank.	07 Marks	L2	CO 2
15.	a.	Discuss the powers of the RBI to issue directions to banks.	07 Marks	L2	CO 3
Or					
16.	a.	Explain the RBI's internet banking guidelines in brief.	07 Marks	L2	CO 3
17.	a.	Present the RBI's powers related to inspection and scrutiny of banks.	07 Marks	L2	CO 4
Or					
18.	a.	Identify the conditions for acquisition and amalgamation of banking companies	07 Marks	L2	CO 4
19.	a.	Summarize the legal procedure for the winding up of a bank.	07 Marks	L2	CO 4
Or					
20.	a.	Illustrate the documentation requirements in case of mergers or restructuring.	07 Marks	L2	CO 4

Part C

Answer any Three Questions. Each question carries 15 marks

3Q x 15M=45M

21.	a.	Outline the legal responsibilities and oversight functions of the central bank in a regulatory framework.	15 Marks	L2	CO 1
22.	a.	Describe the RBI's licensing norms for setting up a banking company and its impact on regulation.	15 Marks	L2	CO 2
23.	a.	Analyze the regulatory power of the RBI in issuing directions to banking companies.	15 Marks	L2	CO 3
24.	a.	Illustrate the key contents and format of the annual accounts and balance sheet of a bank.	15 Marks	L2	CO 4