

Vidya Vikas Mndal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-VI(CBCS) Repeat, Semester End Examination November 2022
Banking & Financial Services (DSE-5)
Law and Practice of Banking-I (COD120)

Duration: 2hrs**Max Marks: 80****Instructions:**

- 1) Start each question on a fresh page.
- 2) All questions are compulsory.
- 3) Figures to the right indicate maximum marks.
- 4) Answer Q3 to Q6 not more than 400 words

Q 1. Answer ANY 4 of the following in 80-100 words each. (4x4=16)

- a. Explain operating cycle method
- b. Explain the projected net working capital.
- c. Elaborate on cash budget method.
- d. Distinguish between working capital finance and term loan
- e. Describe escrow arrangements.
- f. Define personal and tangible security.

Q 2. Answer ANY 4 of the following in in 80-100 words each. (4x4=16)

- a. Explain the effects of non-registration of documents.
- b. Evaluate the purpose of deferred payment guarantees.
- c. Explain the importance of stamps.
- d. Analyze the Letter of undertaking
- e. Explain the need for documentation
- f. Examine the legal formalities for documentation
- g. Discuss any two types of Bank Guarantees

3 a. Explain credit monitoring method. (12)

OR

- b. Discuss the procedures and practices of vehicle loans.

4 a. Explain the different modes of creating charge. (12)

OR

- b. Explain the advances against insurance policies.

5 a. Analyze any six other documents and deeds. (12)

OR

- b. Elaborate the precautions to be taken by banks with respect to documentation.

6 a. Describe the role of RBI in Supervision & Control of the commercial Banks in India. (12)

OR

- b. Explain the different types of Non legal measures of recovery of loans.