

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-VI, REPEAT Semester End Examination / November 2023
Banking and Financial Services (DSE 5) Truncated Syllabus
Law and Practice of Banking –I UCOD120

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 sub-questions in question number 1 & 2 in 100 words each.
- 5) Answer question numbers 3 to 6 in 400 words each.

Q 1. Answer ANY 4 of the following (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. Explain the following terms:
 - a) Assignment
 - b) set-off

Q 2. Answer ANY 4 of the following (4x4=16)

- a. Evaluate the Deferred Payment Guarantees.
- b. Explain the importance of stamps.
- c. Analyze the Letter of undertaking.
- d. Explain the need for documentation
- e. Examine the legal formalities for documentation
- f. Discuss any two types of letters

3 a. Explain credit monitoring method. (12)

OR

b. Discuss the procedures and practices of housing loans.

4 a. Define mortgage. Explain the different types of mortgages (12)

OR

b. Explain the advances against insurance policies.

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

OR

b. Elaborate on 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 loans recovery.