

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-VI(OC-66), Semester End Examination June 2022
Banking & Financial Services (DSE-5)
Law and Practice of Banking-I (COD120)

Max Marks: 80

Duration: 2hrs

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. Distinguish between credit monitoring and credit management.
- b. Explain the projected net working capital.
- c. Elaborate on operating cycle.
- d. Describe personal and tangible security.
- e. Explain the following terms:
 - a) Assignment
 - b) set-off
- f. Discuss Cash Budget method.

Q 2. Answer ANY 4 of the following in 80-100 words each.

(4x4=16)

- a. Evaluate the Deferred Payment Guarantees.
- b. Explain the importance of stamps.
- c. Analyze the process of Execution.
- d. Explain the need for documentation
- e. Examine the registration for documentation
- f. Discuss any two types of letters

3 a. Examine the adequacy of working capital and credit appraisal techniques.

(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 fixed deposit receipts.

5 a. Discuss the different types of documents.

(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.