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**T.Y.B.Com Semester VI (CBCS) Ordinance**  
**EXAMINATION MAY 2023**  
**Banking & Financial Services Major V - Law and Practice of Banking I**

[Time: 2 Hours]

[Max. Marks:80]

- Instructions:**
- 1) All questions are **compulsory**; however **internal choice** is available.
  - 2) Figures to the right indicate **maximum** marks to the question.
  - 3) Answer Q1 and Q2 in 100 words and Q3 to Q6 in 400 words.

Q1 Answer any four of the following. (4x4=16)

- a) Briefly explain the sources of working capital finance.
- b) What is Credit Monitoring?
- c) What is Credit Management?
- d) What is Pledge?
- e) What are Indemnities?
- f) Explain briefly merits of advancing loan against insurance policies.

Q2 Write short notes on any four of the following. (4x4=16)

- a) Letter of guarantee.
- b) Importance of stamps.
- c) Letter of undertaking.
- d) Lok Adalat.
- e) Project Appraisal and recovery measures.
- f) Procedure to be followed in enforcement process for DRT act 1993.

Q3 A. Explain in detail Procedure and Practices of Housing Loan. 12

**OR**

- B. Explain the different methods/ Techniques of project appraisal.

Q4 A. Explain the different types of securities. 12

**OR**

- B. Explain the risks and precautions in case of advances against document of title to goods.

Q5 A. Discuss on the legal formalities for bank documentation. 12

OR

B. Explain the different types of documents required by the bank for disbursing loans.

Q6 A. Elaborate on debt recovery tribunal. SARFAESI Act 2002. 12

OR

B. Discuss on FEMA (Foreign Exchange Management Act 1999).