

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao - Goa
S.Y.BBA Semester End Assessment, **Repeat April 2018**
LAW AND PRACTICE OF BANKING IN INDIA

Duration: 3hrs

Marks: 60

Instructions:

Figures to the right indicate maximum marks.

Start each question on a fresh page

All questions are compulsory

Q1. WRITE SHORT NOTES ON ANY FOUR OF THE FOLLOWING (4X3= 12)

1. Temporary overdraft
2. Bridge loans
3. Guarantees
4. Collateral security
5. Hypothecation

Q2. WRITE SHORT NOTES ON ANY FOUR OF THE FOLLOWING (4X3=12)

1. Balance confirmation
2. Registration
3. Debt recovery Tribunals
4. SARFAESI Act 2002
5. Effects of Non-registration of a document

Q3. a. What is meant by "Term Loan"? Explain its Features. (9)

OR

b. What is meant by Working Capital, explain appraisal of proposals for working capital finance. (9)

Q4. a. What is a security? Explain ANY FOUR modes of creating a charge. (9)

OR

b. What are ADVANCES? Explain Advances against ANY FOUR entities. (9)

Q5. a. Explain a Document. What is the need for Documentation? (9)

OR

b. What are the characteristics of a Bank Letter? Discuss any two types of Letters. (9)

Q6. a. Explain the need & role of RBI in supervision & control of the commercial banks in India (9)

OR

b. Explain the Main Provisions of Banking Regulation Act, 1949 (9)