

**LAW AND PRACTICE OF BANKING IN INDIA**

**Duration: 3hrs**

**Max. 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. Working Capital Finance
2. Bridge Loans
3. Assignment
4. Advances against documents of title to goods
5. Guarantees and Indemnities

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

1. Documentation
2. Registration
3. Guarantee Letter
4. Debt Recovery Tribunals
5. Functions of SARFAESI Act

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

OR

b. Explain the concept of Drawing Power and Margins. (9)

Q4. a. What is a security? Explain the features of good security. (9)

OR

b. What is MORTGAGE? Explain the characteristics of mortgage. (9)

Q5.a. Explain the rules relating to stamp duty and the consequences of non-stamping. (9)

OR

b. Explain the characteristics and the details to be included in banking letters (9)

Q6. a. RBI's role as the supervisor. (5)

b. The Banking Regulation Act, 1949 (4)

OR

c. Analyse the need and purpose of establishing of FEMA 1999. (9)