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**Shree Damodar College of Commerce and Economics, Margao- Goa**  
**SY.BBA(FS), Semester III, End Semester Examination, October 2016**  
**Subject : Law and Practice of Banking in India**

**Time : 2 Hours**

**Max Marks : 60**

**Instructions :** All Questions are compulsory  
Start each question on a fresh page  
Figures to the right indicate maximum marks

Q.1. Write short notes on **any three** of the following. (3x4=12)

- a) Debt Recovery Tribunals.
- b) Lok Adalats
- c) Bills of Lading
- d) Lien
- e) Cash Credit

Q.2a. Enlist various kinds of borrowing facilities by banks. (12)

**OR**

Q.2.b. (i) Define Mortgage and enlist types of Mortgages (6)

Q. 2.b.(ii) State the rights of Mortgagor and Mortgagee. (6)

Q.3.a. Enlist the basic aspects of documentation for advancing loans. (12)

**OR**

Q.3.b. Mention the basic aspects of Banking regulation Act of 1949 (12)

Q.4. a. State the main provisions of the SARFAESI Act of 2002. (12)

**OR**

Q.4.b. Mention the need and role of RBI in supervision and control of commercial banks in India. (12)

Q. 5.a. What powers are conferred on RBI under Foreign Exchange Management Act? (12)

**OR**

Q.5.b.(i) What are the precautions taken by banks while advancing against FD receipts. (6)

Q.5.b.(ii) Explain Working capital finance (6)

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