

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao - Goa
S.Y.BBA Semester III Examination, October 2019, *Repeat*
LAW AND PRACTICE OF BANKING IN INDIA

Duration: 3 hrs

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. Temporary overdraft
2. Assignment
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. Provisions of the Banking regulation Act

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 the features of good security. (9)
OR

b. What is MORTGAGE? Explain the characteristics of mortgage. (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 RBI's role as the supervisor. (5)

b. Explain the objectives of The Banking Regulation Act. (4)

OR

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