

Vidya Vikas Mandals

Shree Damodar College of Commerce and Economics, Margao- Goa

SY.BBA(FS), Semester III, End Semester Examination, April 2017

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

Q1. Write short notes on **any three** of the following. (3x4= 12)

- a) Cash Credit
- b) Participatory loans
- c) Overdraft
- d) Bill discounting
- e) Bridge loans

Q2.a. Explain advances against documents of title to goods, with special reference to Bill of Lading, Warehouse receipt, Delivery Order, Railway receipt and Dock warrant. (12)

OR

Q2.b. Explain Term Loan Finance, sources and appraisal. (12)

Q3.a.(i) Define 'Guarantee' and enlist its features, advantages and disadvantages (6)

Q3.a.(ii) Define indemnity and distinguish between indemnity and guarantee. (6)

OR

Q3b. Explain Mortgage and the different forms of Mortgages. (12)

Q.4 a. Enlist the basic aspects of documentation for advancing loans. (12)

OR

Q.4b. What powers are conferred on RBI under Foreign Exchange Management Act ? (12)

Q.5 a. State and explain the basic aspects of SARFAESI Act 2002. (12)

OR

Q5 b. State and explain the basic aspects of Banking Regulation Act 1949. (12)
