

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao - Goa
SYDEBAPQ Semester III Semester End Assessment, October 2018
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. Bill discounting
2. Term loans
3. Set off
4. Margins and Drawing Limits
5. Securities

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

1. Types of Documents
2. Notarized letter
3. Effect of non-registration of a document
4. Objective of FEMA 1999
5. Provisions of the Banking Regulation Act

Q3. a. Explain in details the concept of Participation Loans with its Benefits. (9)

OR

b. Elaborate note on Working Capital Finance and the Final Sanction. (9)

Q4. a. State and explain the difference and similarities of Guarantees and Indemnities (9)

OR

b. Equitable charge created by Hypothecation, explain. State the Precaution and guidelines for Hypothecation: (9)

Q5. a. What are the qualities of Banking Letter Explain the letter of undertaking. (9)

OR

b. Explain Stamping of documents. Discuss Adjudication and Impounding. (9)

Q6. a. Write a short note on BALANCE CONFIRMATION (5)

b. Execution and Attestation (4)

OR

c. SARFAESI Act 2002 (5)

d. Debt Recovery Tribunal (4)