

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao - Goa
SYDEBA(18) 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)