Goa Vidyaprasarak Mandal's GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS FARMAGUDI, PONDA – GOA

B.COM. UGC-CCFUP (SEMESTER-III) Intra Semester Assessment (ISA-I)-Test AUGUST 2024 CBF-201- PRINCIPLES & PRACTICE OF BANKING

| Time: 30 Minutes | Marks: 10 |
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| Instructions: | _ |
| • Attempt any one Question (Q1 A, B, C) or (Q2 A, B, C) from below | (10 Marks) |

NI A) Escalaia hassa tha galatic achia hatsasan a casataga an ad a hagle foractions as a daletan anaditan

Q1 A) Explain how the relationship between a customer and a bank functions as a debtor-creditor relationship in the context of deposit accounts. (3 Marks) (CO, BL 2)

Q1 B) Describe the roles of the mortgager and mortgagee in a mortgage agreement.

(3 Marks) (CO, BL 2)

Q1C) Describe the trustee-beneficiary relationship between a bank and its customers in context of property or other assets. (4 Marks) (CO, BL 2)

OR

(10 Marks)

Q2 A) Explain the Concept of Bankers Lien with examples. (3 Marks) (CO, BL 2)
Q2 B) What is Mandate? Explain its types. (3 Marks) (CO, BL 2)

Q2 C) What is Power of Attorney? Explain with an example. (4 Marks) (CO, BL 2)