IV Semester B.B.A. Examination, May/June 2018  
(CBCS) (2015-16 and Onwards)  
(Fresh + Repeaters)  
BUSINESS ADMINISTRATION  
Paper – 4.7 : Banking Regulations and Operations

Time : 3 Hours  
Max. Marks : 70

Instruction: Answers should be written in English only.

SECTION – A

1. Answer any five sub-questions. Each sub-question carries two marks.  
   (5x2=10)
   a) Define commercial bank.  
   b) Who is a minor?  
   c) What is General crossing?  
   d) What is cash credit?  
   e) Who is a paying banker?  
   f) Give the meaning of NPA.  
   g) Who is the present Governor of RBI?

SECTION – B

Answer any three questions. Each question carries six marks.  
(3x6=18)

2. Distinguish between over draft and cash credit.

3. Explain the agency services of a commercial bank.

4. Explain the duties of a collecting banker.

5. What precautions to be taken while operating the accounts of Joint Account Holders?

6. Write short notes on:
   a) Double crossing  
   b) Not negotiable crossing  
   c) Account payee crossing.

P.T.O.
SECTION - C

Answer any three questions. Each question carries fourteen marks. \((3 \times 14 = 42)\)

7. Explain the sound principles of bank lending.

8. Explain the main sources of funds of commercial banks.

9. What is crossing of a cheque? Explain the different types of crossing.

10. Write short notes on:
   i) Holder in due course
   ii) Payment in due course

11. Explain banker's obligation to maintain secrecy of customer's accounts. What are the exceptions to this obligation?
IV Semester B.B.A. Examination, May 2017
(CBCS) (Fresh + Repeaters)
(2015-16 and Onwards)
BUSINESS ADMINISTRATION
Paper – 4.7 : Banking Regulations and Operations

Time : 3 Hours
Max. Marks : 70

Instruction: Answers should be written in English only.

SECTION – A

1. Answer any five sub-questions. Each sub-question carries two marks. (5x2=10)
   a) Define Commercial Bank.
   b) Who is Banker?
   c) What do you mean by forged cheque?
   d) Give the meaning of wrongful dishonour of cheque.
   e) What is the meaning of security for loan?
   f) Who is trustee-customer of Bank?
   g) What is opening of crossing?

SECTION – B

Answer any three questions. Each question carries six marks. (3x6=18)

2. What precautions a banker can take in opening and operating the account of partnership firm?

3. Define cheque. State the essential features of a cheque.

4. Briefly explain the duties of collecting banker.

5. Briefly explain the types of loans.

6. Explain briefly the role of commercial banks.
SECTION - C

Answer any three questions. Each question carries fourteen marks. \((3 \times 14 = 42)\)

7. Who is Paying Banker? State the statutory protection given to a Paying Banker.

8. Explain the general relationship between the banker and customer.

9. What is endorsement? Explain the various types of endorsements.

10. Explain the main sources of funds of commercial banks.

11. Explain the sound principles of lending by commercial banks.
IV Semester B.B.A. Examination, May 2016
(CBCS) (Fresh) (Semester Scheme) (2015 – 16 & Onwards)
BUSINESS ADMINISTRATION
Paper – 4.6 : Banking Regulations & Operations

Time : 3 Hours
Max. Marks : 70

Instruction : Answers should be written in English only.

SECTION – A

Answer any five sub-questions. Each question carries two marks. \((5 \times 2 = 10)\)

1. a) Define the term Commercial Bank.
   b) Define Negotiable Instrument.
   c) What is meant by Promissory Notes ?
   d) Name the two types of Relationship between Banker and Customer.
   e) What is lending ?
   f) What is meant by overdraft ?
   g) Who are Trustees ?

SECTION – B

Answer any three questions. Each question carries six marks. \((3 \times 6 = 18)\)

2. Distinguish between Loans and Overdrafts.
3. Explain the features of a cheque.
4. Explain the classifications in Bank Assets.
5. Give a note on Mandatory functions of Paying Bankers.
6. Explain the various principles of Sound lending.

SECTION – C

Answer any three questions. Each question carries fourteen marks. \(3 \times 14 = 42\)

7. Explain the main sources of funds for Commercial Banks.
8. What are the factors considered by a Banker while sanctioning a loan?
10. Who is a Collecting banker? What are the general duties of a Collecting banker?
11. Explain the kinds of lending facilities. Explain their advantages and disadvantages.