

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

- Answer any five sub-questions. Each sub-question carries two marks. (5×2=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.

 $(3 \times 6 = 18)$

- 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.

 $(3 \times 14 = 42)$

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- 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.