



SM – 531

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. **(5×2=10)**
- Define commercial bank.
 - Who is a minor ?
 - What is General crossing ?
 - What is cash credit ?
 - Who is a paying banker ?
 - Give the meaning of NPA.
 - Who is the present Governor of RBI ?

SECTION – B

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

- Distinguish between overdraft and cash credit.
- Explain the agency services of a commercial bank.
- Explain the duties of a collecting banker.
- What precautions to be taken while operating the accounts of Joint Account Holders ?
- Write short notes on :
 - Double crossing
 - Not negotiable crossing
 - Account payee crossing.

P.T.O.



SECTION - C

Answer **any three** questions. **Each** question carries **fourteen** marks. **(3×14=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 ?
