



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)**

- 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.

(3×6=18)

2. Distinguish between overdraft 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.

(3×14=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 ?
