

64425

IV Semester B.B.A. Examination, September/October 2022
(CBCS) (F+R) (2015 – 16 Onwards)
BUSINESS ADMINISTRATION

Paper – 4.6 : Banking Regulations and Operations

Time : 3 Hours

Max. Marks : 70

Instruction : Answer should be written in **English** only.

SECTION – A

1. Answer **any five** sub-questions. **Each** sub-question carries **two** marks. **(5×2=10)**
- What is lending ?
 - What is meant by overdraft ?
 - Who are trustees ?
 - What is General Crossing ?
 - Give the meaning of Commercial Bank.
 - What is wrongful dishonour of cheque ?
 - Expand : MICR and NPA

SECTION – B

Answer **any three** questions. **Each** question carries **six** marks.

(3×6=18)

- Briefly explain the role of Commercial Banks.
- What are the mandatory functions of Paying Banker ?
- What precautions should be taken while operating the accounts of Joint stock holders ?
- Define cheque. State the essential features of a cheque.
- Explain the various types of loans.

P.T.O.



SECTION - C

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

7. What is negotiable instruments ? Explain the types of negotiable instruments and its features.
8. Explain the different grounds on which a cheque is dishonoured by the Paying Banker.
9. Explain the sound principles of lending by Banks.
10. Explain the functions of Commercial Banks.
11. Explain the various obligations of a Banker.



SECTION - B

(3×6=18)