



GS-525

IV Semester B.B.A. Examination, May/June - 2019

BUSINESS ADMINISTRATION

Paper - 4.7 : Banking Regulations and Operations

(CBCS) (F+R)(2015-16 & Onwards)

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. **5x2=10**
- Define the term Commercial Bank.
 - What do you mean by forged cheque ?
 - Who is a customer ?
 - Give the meaning of wrongful dishonour of cheque.
 - What is meaning of security for loan ?
 - Who is trustee-customer of Bank ?
 - What is opening of crossing ?

SECTION - B

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

- Distinguish between Loans and Overdrafts.
- Explain the classifications in Bank Assets.
- What precautions a banker can take in opening and operating the account of Joint Stock Company ?
- Explain the various principles of Sound lending.
- Give a note on mandatory functions of paying banker.

SECTION - C

Answer **any three** questions. Each question carries **fourteen** marks. **3x14=42**

- Who is a Collecting Banker ? What are the general duties of a Collecting Banker ?
- Explain the general relationship between Banker and Customer.
- Explain the main sources of funds for Commercial Banks.
- What is Negotiable Instrument ? Explain its features.
- Explain the kinds of lending facilities. Explain their advantages and disadvantages.