

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.

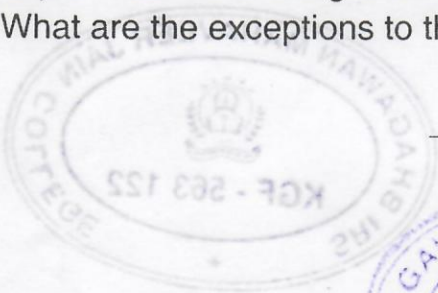
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SECTION - C

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 ?



(3×8=18)