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**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**
- (a) Define the term Commercial Bank.
  - (b) What do you mean by forged cheque ?
  - (c) Who is a customer ?
  - (d) Give the meaning of wrongful dishonour of cheque.
  - (e) What is meaning of security for loan ?
  - (f) Who is trustee-customer of Bank ?
  - (g) What is opening of crossing ?

**SECTION - B**

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

**3x6=18**

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

**SECTION - C**

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

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

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