



SE – 282

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IV Semester B.B.A. Examination, September 2020
(CBCS) (F+R)

(2015-16 and Onwards)

BUSINESS ADMINISTRATION

Paper – 4.7 : Banking Regulations and Operations

Time : 3 Hours

Max. Marks : 70

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

SECTION – A

Answer **any five** of the following sub-questions. **Each** sub-question carries 2 marks. (5×2=10)

1. a) Define the term 'Commercial Bank'.
- b) Who is Banker ?
- c) Define 'Negotiable Instrument'.
- d) What is meant by Forged Cheque ?
- e) Name the two types of Relationship between Banker and Customers.
- f) What is Opening of crossing ?
- g) Who is Trustee-Customer Bank ?

SECTION – B

Answer **any three** questions of the following. **Each** question carries 6 marks. (3×6=18)

2. Briefly explain the types of Loans.
3. Explain the features of cheque.
4. Explain the classifications in Bank Assets.
5. Briefly explain the duties of Collecting Banker.
6. Explain briefly the various principles of Sound Lending.

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SECTION – C

Answer **any three** questions of the following. **Each** question carries **fourteen** marks.

(3×14=42)

7. What is Endorsement ? Explain various types of Endorsement.
 8. Explain the main sources of funds for Commercial Banks.
 9. What are the factors considered by a banker while sanctioning of loan ?
 10. Explain the kinds of Lending Facilities. Explain their advantages and disadvantages.
 11. Who is Paying Banker ? State the strategic protection given to a Paying Banker.
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