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IV Semester B.B.A. Degree Examination, September - 2021

BUSINESS ADMINISTRATION

Banking Regulations And Operations

(CBCS Scheme Repeaters)

Paper : 4.7

Time : 3 Hours

Maximum Marks : 70

Instructions to Candidates:

- 1) Answers should be written in **English** only.

SECTION - AAnswer any **FIVE** sub-questions. Each sub-question carries **2** marks. (5×2=10)

1. a) Who is a Customer?
b) State the rule in Clayton's case.
c) What is Joint Account?
d) Who is a collecting banker?
e) Give the meaning of endorsement.
f) What is cash credit?
g) What is Stale Cheque.

SECTION - BAnswer any **THREE** questions. Each question carries **6** marks. (3×6=18)

2. What are the Essential Requisites of a cheque.
3. Explain the conditions to exercise the right to set-off.
4. State the statutory protection given to a paying banker.
5. Explain the classifications in Bank Assets.
6. What is Negotiable instrument? Explain its features.

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SECTION - C

Answer any **THREE** questions. Each question carries 14 marks.

(3×14=42)

7. Explain the relationship between the Banker and Customer.
8. What precautions a banker can take in opening and operating the following accounts.
 - a) Minor.
 - b) Joint stock companies.
 - c) Joint account holders.
9. What is crossing of cheques? Explain the different types of crossing of cheques.
10. Explain the different types of Loans.
11. Briefly explain the functions of Commercial banks.

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