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CB – 397

IV Semester B.B.A. Examination, August/September 2023  
(CBCS) (2021-22 Onwards) (Repeaters)  
**BUSINESS ADMINISTRATION**  
Paper – 4.3 : Banking Operations and Innovations

Time : 3 Hours

Max. Marks : 70

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

SECTION – A

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

1. a) Define the term customer.
- b) What do you mean by crossing of cheques ?
- c) Expand RTGS and NEFT.
- d) Give the meaning of overdraft.
- e) What is banking technology ?
- f) Give the meaning of lending banker.
- g) What is block chain ?



SECTION – B

Answer **any three** questions. **Each** question carries **5** marks. (3×5=15)

2. Explain the duties of a paying banker.
3. Briefly explain the demat account process.
4. Give a note on CIBIL.
5. What are the consequences of a wrongful dishonour of cheques ?
6. Explain the procedures to open a partnership firm account in bank.

P.T.O.



SECTION – C

Answer **any three** questions. **Each** question carries **12** marks.

**(3×12=36)**

7. Explain the principles of bank lending.
8. Write a note on :
  - a) E-banking services features
  - b) ATM
  - c) MICR.
9. Explain the general relationship between the banker and customer.
10. Briefly explain the types of NPA.
11. Who is minor ? Explain the precautions taken by a banker while opening minor account.

SECTION – D

Answer **any one** question. **Each** carries **nine** marks.

**(1×9=9)**

12. Draw a specimen of a demand draft.

OR

List out different types of customers and KYC documents required for loan.

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