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CB – 405

IV Semester B.B.A. Examination, August/September 2023
(CBCS) (2015 – 16 and Onwards) (Repeaters)

BUSINESS ADMINISTRATION

Paper – 4.6 : Banking Regulations and Operations

Time : 3 Hours

Max. Marks : 70

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

SECTION – A

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

1. a) What is forged cheque ?
- b) Define the term promissory notes.
- c) What do you mean by Garnishee order ?
- d) Give the meaning of Joint Account.
- e) What do you mean by core banking ?
- f) Define the term NPA.
- g) Expand : RTGS, UPI.



SECTION – B

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

2. Explain the credit control techniques of RBI.
3. Explain the types of negotiable instruments.
4. State the circumstances for dishonouring of cheque by banker.
5. Explain briefly the various principles of sound lending.
6. Write a short note on Debit and Credit Card.

P.T.O.



SECTION - C

Answer **any three** questions. **Each** question carries **14** marks. **(3×14=42)**

7. Discuss the banker and customer relationships in detail.
8. Define the term banker. Explain the different types of accounts offered by banker.
9. Elaborate the functions of commercial banks.
10. What is crossing of a cheque ? Explain the different types of crossing.
11. Discuss the functions of RBI in detail.