



SN – 414

-59-

V Semester B.B.M. Examination, November/December 2014
(Fresh) (2014-15 & Onwards)

BUSINESS MANAGEMENT
5.3 : Banking Regulations and Practice

Time : 3 Hours

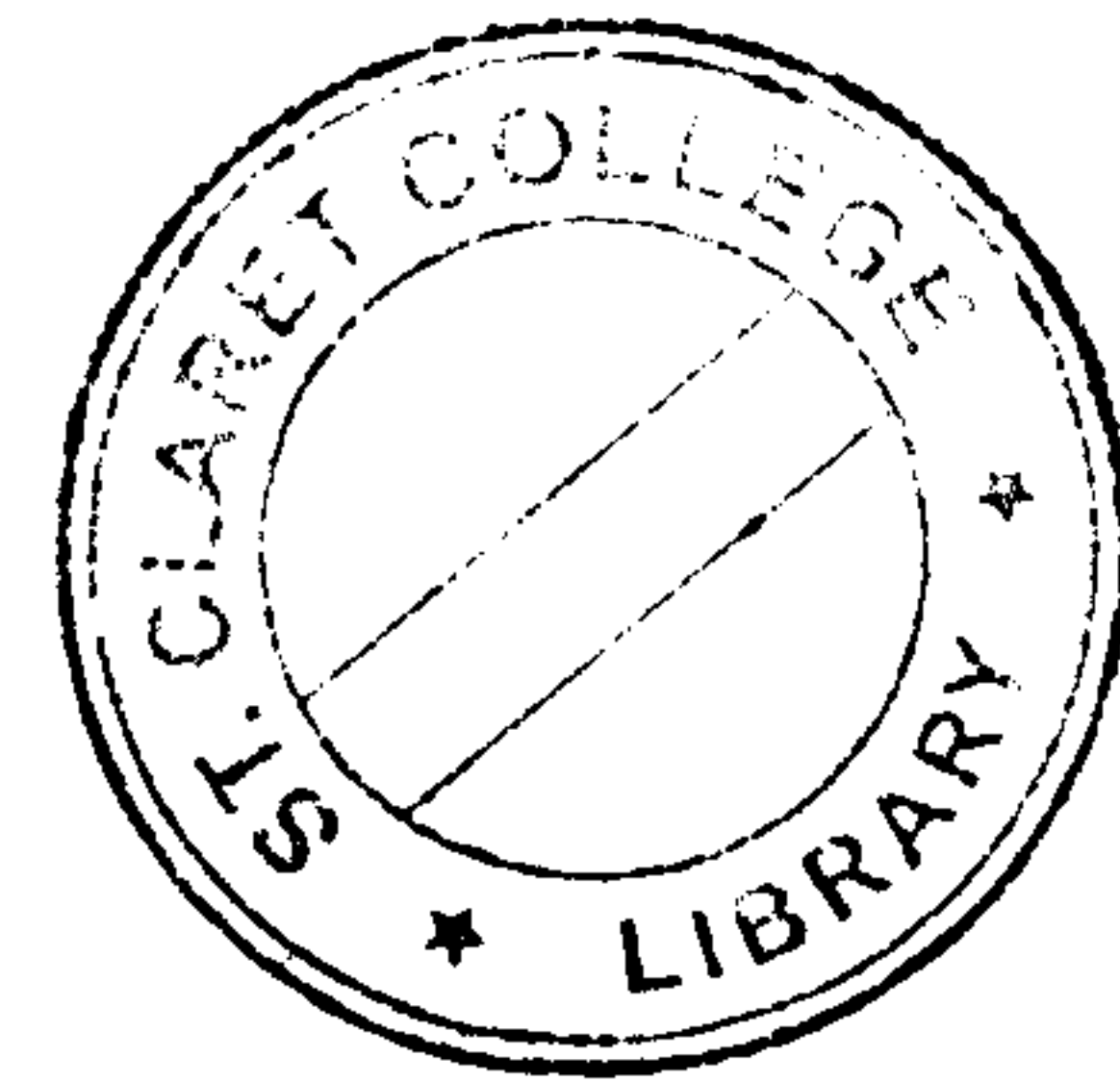
Max. Marks : 100

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

SECTION – A

1. Answer **any eight** of the following. **Each** sub question carries **two** marks. **(8×2=16)**

- a) Define commercial bank.
- b) Name any two agency services rendered by banks.
- c) What is investment policy of a commercial bank ?
- d) Define collecting banker.
- e) Who is a customer ?
- f) What do you mean by right of general lien ?
- g) Define bill of exchange.
- h) What is letter of credit ?
- i) Give the meaning of hypothecation.
- j) What is NPA ?



SECTION – B

Answer **any three** of the following. **Each** question carries **eight** marks. **(3×8=24)**

2. Explain various forms of lending by a commercial bank.
3. Discuss in brief the various types of crossing of a cheque.
4. Briefly explain the different types of mortgage.
5. What are the duties of a collecting banker ?

P.T.O.



SECTION – C

Answer **any four** of the following. **Each** question carries **fifteen** marks. Question No.10 is **compulsory**. **(4×15=60)**

6. Bring out the special relationship between banker and customer.
 7. Explain the regulations and control of commercial banks by RBI.
 8. Discuss the precautions to be taken by a banker in opening and conduct of accounts of
 - i) Partnership firms
 - ii) Joint stock companies with limited liability
 9. Describe different types of borrowing facilities granted by banks.
 10. State the meaning of endorsement. Explain the different types of endorsement.
-