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SN – 567

V Semester B.B.M. Examination, Nov./Dec. 2017
(Repeaters) (2014-15 and 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

Answer **any 8** sub-questions from the following. **Each** sub-questions carries **2** marks.

1. a) Define a banker. **(2×8=16)**
   b) What is meant by financial asset ?
   c) What is meant by unit banking ?
   d) What is a mutual fund ?
   e) State the meaning of endorsement.
   f) Give the meaning of 'holder for value'.
   g) Name the types of accounts the bank opens for its customers.
   h) Who is an administrator ?
   i) Name any two investment banks.
   j) What is meant by 'Mortgage of asset' ?

SECTION – B

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

2. Briefly state the general utility services provided by commercial banks.
3. Explain in brief the different kinds of crossing of a cheque.
4. Briefly explain the precautions to be taken by the banker while opening an a/c for charitable institution.
5. Explain in brief the factors affecting the liquidity of a bank.

P.T.O.

SECTION – C

Answer question No. **10 compulsorily**. Answer **any three** of the remaining questions. **Each** question carries **15** marks. **(4×15=60)**

6. Explain the functions of a commercial bank.

7. Explain the statutory protection available to a paying banker.

8. Explain the banker and customer relationship.

9. Explain regulation and control of commercial banks by RBI.

10. Explain the essentials and kinds of endorsement.