MS – 487

IV Semester B.B.A. Examination, May 2016
(CBCS) (Fresh) (Semester Scheme) (2015 – 16 & Onwards)
BUSINESS ADMINISTRATION
Paper – 4.6 : Banking Regulations & Operations

Time : 3 Hours Max. Marks : 70

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

SECTION – A

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

1. a) Define the term Commercial Bank.
   b) Define Negotiable Instrument.
   c) What is meant by Promissory Notes ?
   d) Name the two types of Relationship between Banker and Customer.
   e) What is lending ?
   f) What is meant by overdraft ?
   g) Who are Trustees ?

SECTION – B

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

2. Distinguish between Loans and Overdrafts.
3. Explain the features of a cheque.
4. Explain the classifications in Bank Assets.

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5. Give a note on Mandatory functions of Paying Bankers.

6. Explain the various principles of Sound lending.

SECTION – C

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

7. Explain the main sources of funds for Commercial Banks.

8. What are the factors considered by a Banker while sanctioning a loan ?

9. What is Negotiable Instrument ? Explain its features.

10. Who is a Collecting banker ? What are the general duties of a Collecting banker ?

11. Explain the kinds of lending facilities. Explain their advantages and disadvantages.

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