



UN – 439

**V Semester B.B.M. Examination, November/December 2015
(Semester Scheme) (F+R) (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 8** of the following, **each** question carries **2** marks. **(2×8 = 16)**

- a) What is cash credit ?
- b) Give the meaning of collecting Banker as a holder for value.
- c) What is state cheque ?
- d) Define conversion.
- e) What is meant by Promissory notes ?
- f) What is meant by material alteration of cheque ?
- g) What is particular lien ?
- h) What is right of set-off ?
- i) What is bailment ?
- j) Who is a Banker ?

SECTION – B

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

2. Explain the different types advances made by Commercial Banks.
3. Briefly explain the various sources of Bank Income.
4. Briefly explain the Garnishee order.
5. What are the duties of Collecting Banker ?

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SECTION – C

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

6. Briefly explain the statutory protection given by Negotiable Instrument Act to the Collecting Banker.
 7. Briefly explain the various types of obligations of the Banker towards customer.
 8. Briefly explain the precautions to be taken by the Banker while dealing with minor A/c.
 9. What is NPA ? Briefly explain the causes for NPA, its types and impact of NPAs.
 10. What is Endorsement ? Explain the various types of Endorsement.
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