



14425 ✓

Reg. No.

--	--	--	--	--	--	--	--

IV Semester B.B.A. Degree Examination, September/October - 2022

**BUSINESS ADMINISTRATION**  
**Banking Regulations and Operations**  
**(Scheme CBCS)**

**Time : 3 Hours**

**Maximum Marks : 70**

**Instructions to Candidates:**

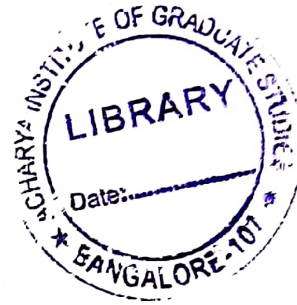
Answer should be written in English only.

**SECTION-A**

Answer any **Five** questions. Each question carries **2** marks.

**(5×2=10)**

1. a. Define the term commercial bank.
- b. Who is a banker?
- c. What is meant by passbook?
- d. What is promissory note?
- e. Give the meaning of bank lending?
- f. What is insolvency?
- g. What is meant by overdraft?



**SECTION - B**

Answer any **Three** questions. Each question carries **6** marks.

**(3×6=18)**

2. What is meant by loans? Explain the types of loans?
3. Explain the functions of commercial banks?
4. What are the advantages and disadvantages of ATM?
5. Explain general relationship between banker and customer?
6. Explain the various principles of sound lending policy?

[P.T.O.]





(2)

**SECTION - C**

(3×14=42)

Answer any **Three** questions. Each question carries **14** marks.

7. Explain the structure of commercial banks in India?
  8. Explain the types of cheques.
  9. Explain the rights and duties of the collecting banker?
  10. Explain the various types of bank deposit Accounts?
  11. What is endorsement? Explain the types of endorsements?
-