



UG – 353

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**IV Semester B.B.A. Examination, September/October 2022**  
**(Fresh) (CBCS) (2021 – 2022 Onwards)**  
**BUSINESS ADMINISTRATION**

**Paper – 4.3 : Banking Operations and Innovations**

Time : 3 Hours

Max. Marks : 70

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

**SECTION – A**

1. Answer **any five** sub-questions. **Each** question carries **2** marks. **(5×2=10)**
- a) Give the meaning of a General Lien.
  - b) Who is a Lunatic person ?
  - c) What is a post dated cheque ?
  - d) Give the meaning of payment in due course.
  - e) What do you mean by an overdraft ?
  - f) Give the meaning of Garnishee Order.
  - g) Expand NEFT and ECS.

**SECTION – B**

- Answer **any three** questions. **Each** question carries **5** marks. **(3×5=15)**
- 2. Define a cheque. State the essential features of a cheque.
  - 3. Explain briefly the duties of a Paying Banker.
  - 4. What are the consequences of a wrongful dishonour of a cheque ?
  - 5. Briefly explain NPA.
  - 6. Give a note on DEMAT Account.

P.T.O.



## SECTION – C

Answer **any three** questions. **Each** question carries **12** marks.

**(3×12=36)**

7. Explain the general relationship between the Banker and Customer.
8. Who is a Collecting Banker ? What are the general duties of a Collecting Banker ?
9. Explain different kinds of lending facilities offered by a Bank with their advantages and disadvantages.
10. Explain the procedure of opening a Savings Bank Account through E-Accounting.
11. Write short notes on :
  - a) Internet Banking
  - b) ATM
  - c) MICR.

## SECTION – D

Answer **any one** question. **Each** carries **nine** marks.

**(1×9=9)**

12. Draw a specimen of a crossed cheque.

OR

Explain various fee based services offered by a Bank.

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