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Reg. No.

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

BANKING LAW AND OPERATION

(CBCS Scheme (2019 - F))

Paper : 4.4

Time : 3 Hours

Maximum Marks : 70

Instructions to Candidates:

Answers should be written completely in English.

SECTION - A

Answer any Five questions. Each question carries Two marks.

(5×2=10)

1. a) What is general Lien?
- b) What is Holder for value?
- c) What is Material Alteration?
- d) Expand RTGS and MICR.
- e) Who is a Minor?
- f) What is Garnishee order?
- g) What is Non Performing Assets?

SECTION - B

Answer any Three questions. Each question carries Five marks.

(3×5=15)

2. State the advantages of Electronic banking System.
3. Briefly explain the types of Crossing.
4. What are the Precautions to be taken by a banker while opening the Account in the name of Joint stock Company?
5. State the Duties of Collecting banker.

[P.T.O.]

**SECTION - C**

Answer any Three questions . Each question carries Fifteen marks. (3×15=45)

6. Explain the various general relationship between Banker and Customer.
 7. Explain the principles of Bank lending.
 8. Write short notes on
 - a) Internet Banking
 - b) ATM
 - c) Credit cards.
 9. State the Circumstances for dishonour of Cheque.
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