



Nagarjuna Degree College  
38/36, Ramagondanahalli,  
Yelahanka Hobli,  
Bengaluru - 560 064.

35423

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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