



DCBB – 503

V Semester B.B.A. Examination, December 2024/January 2025
(NEP Scheme)



(Freshers and Repeaters)
BUSINESS ADMINISTRATION
Banking Law and Practice

Time : 2½ Hours

Max. Marks : 60

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

SECTION – A

Answer **any five** of the following questions. **Each** question carries **two** marks. **(5×2=10)**

1. a) Define a banker.
- b) Name two types of non-resident accounts.
- c) Who is a “holder in due course” ?
- d) What is meant by the “crossing of a cheque” ?
- e) What is an endorsement in banking ?
- f) What do you mean by bank lending ?
- g) Expand RTGS and NEFT.

SECTION – B

Answer **any three** of the following questions. **Each** question carries **four** marks. **(3×4=12)**

2. Describe the rights of a customer in the banker-customer relationship.
3. What are the primary duties of a collecting banker ?
4. Distinguish between general and special crossing of a cheque.
5. Briefly explain the process for obtaining a housing loan.
6. What is the purpose of a DEMAT account in banking ?

P.T.O.



SECTION – C

Answer **any three** of the following questions. **Each** question carries **ten** marks. **(3×10=30)**

7. Explain the procedure for opening and operating an account for a Joint Stock Company.
8. Describe the statutory protections available to collecting bankers and the conditions under which these apply.
9. Define a paying banker. Explain the precautions that a paying banker should take to avoid liability.
10. Explain the different kinds of lending offered by banks.
11. Discuss the different types of e-services offered by banks, such as internet banking, mobile banking and ATM's.

SECTION – D

Answer **any one** of the following questions. It carries **eight** marks. **(1×8=8)**

12. A) Explain the concept of Non-Performing Assets (NPA's) and discuss their circumstances and impact on banks.

OR

- B) Describe the role and benefits of UPI and Aadhar enabled payment systems in modern banking.