200716 **DCBB-503**

V Semester B.B.A. Degree Examination, December/January - 2025/26
(NEP 2020 Scheme Freshers & Repeaters)
BUSINESS ADMINISTRATION
Banking Law and Practice

HORIZON COLLEGE LIBRARY KASTURINAGAR BANGALORE-43

Time : 2½ Hours **Maximum Marks : 60**

***Instructions*:**

Answers should be written in English only.

SECTION - A

Answer any Five sub-questions. Each sub question carries 2 marks. (5×2=10)

1. a) What do you mean by Garnishee order?

b) Give the meaning of Holder for value.

c) What is Endorsement?

d) State the meaning of Non-performing Asset.

e) Expand ECS and RTGS.

f) Who is a Minor?

g) What is letter of credit?

SECTION - B

Answer any Three questions. Each question carries 4 marks. (3×4=12)

2. Explain the procedure for opening and operating partnership firm account.

3. Briefly explain the types of crossing of cheque.

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4. List out the responsibilities of Banker as an agent for collection of cheque.

5. Write a short note on Credit card.

6. Distinguish between overdraft and cash credit.

SECTION - C

Answer any Three questions. Each question carries 10 marks. **(3×10=30)**

7. Explain the general relationship between Banker and Customer.

8. Discuss in detail the duties and responsibilities of a collecting banker.

9. Explain the various grounds on which paying banker dishonour the payment of cheque.

10. Discuss the various kinds of Bank advances.

11. Explain the banking innovations in detail.

SECTION - D

Answer any One question. Each question carries 8 marks. **(1×8=8)**

12. Imagine that you have applied for Housing loan at ABC National Bank.
    i) Brief out the essential documents to be obtained by Banker for deciding the eligibility and sanction of Housing loan.
    ii) What principles should be considered by the Banker while lending the loan.

(OR)

13. Discuss the role of Artificial Intelligence in the growth and development of Banking Business.