



**DCBB – 503**

**V Semester B.B.A. Examination, February/March 2024**

**(NEP Scheme) (Freshers)**

**BUSINESS ADMINISTRATION**

**5.3 : Banking Law and Practice**



Time : 2½ Hours

Max. Marks : 60

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

**SECTION – A**

1. Answer **any five** of the following sub-questions. **Each** sub-question carries **two** marks. (5×2=10)
- a) Who is a customer ?
  - b) Give the meaning of crossing of cheque.
  - c) What do you mean by holder for value ?
  - d) What are secured advances ?
  - e) Expand UPI and RIGS.
  - f) Give the meaning of special lien.
  - g) What is garnishee order ?

**SECTION – B**

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

- 2. Briefly explain the procedure for opening and operating a minor account.
- 3. List out the essentials of valid endorsement.
- 4. Write a short note on statutory protection given to collecting Banker while collection of a cheque.
- 5. Explain any four principles of Bank lending.
- 6. Discuss the advantages of Debit cards.

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## SECTION – C

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

7. Explain the special relationship between Banker and Customer.
8. Explain the duties and responsibilities of Collecting Banker.
9. Discuss the various grounds for dishonour of cheque by paying banker.
10. Explain the different forms of bank advances.
11. Write short notes on :
  - a) Internet banking.
  - b) National Electronic Fund Transfer (NEFT).

## SECTION – D

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

12. Compare and state the differences between RTGS and NEFT in terms of transaction speed, limits and use. Provide an example where one might be preferred over the other.
  13. Imagine that you have decided to apply for a vehicle loan.
    - a) State out the various documents you need to provide along with application.
    - b) What factors do lender consider in evaluating the eligibility for loan ?
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