

## V Semester B.B.A. Examination, February/March 2024 (NEP Scheme) (Freshers) BUSINESS ADMINISTRATION Paper – 5.3: Banking Law and Practice

Time: 2½ Hours Max. Marks: 60

Instruction: Answer should be written in English only.

## SECTION - A

Answer any six sub-questions. Each question carries two marks. (6×2=12)

- 1. a) Define the term banking.
  - b) What is bank overdraft?
  - c) Expand: ECS, NEFT.
  - d) Give the meaning of block chain.
  - e) What are E-Services?
  - f) What do you mean by dishonouring of cheque?
  - g) What is forged cheque?
  - h) Who is a paying Banker?

## SECTION - B

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

- 2. Explain the duties of collecting Banker.
- 3. Distinguish between overdraft and cash credit.
- 4. Explain the types of NPA's.
- 5. State any four recent trends in Banking.
- 6. Explain the types of Bank Accounts.



## SECTION - C

Answer any three questions. Each question carries twelve marks.

 $(3 \times 12 = 36)$ 

- 7. What is endorsement? Explain the kinds of endorsements.
- 8. Explain the duties and responsibilities of paying Banker.
- 9. What precautions Banker can take in opening and operating the accounts of an educational institutions.
- 10. Explain the various E-services of Banking.
- 11. What is Commercial Bank? Explain the sources of funds for Commercial Banks.

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