



**V Semester B.B.A. Examination, January/February 2025**  
**(NEP Scheme) (Freshers/Repeaters)**  
**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** sub-question carries **two** marks. **(6×2=12)**

1. a) What do you mean by Joint Account ?
- b) What is compound interest ?
- c) Give the meaning of endorsement.
- d) Expand :
  - i) ECS
  - ii) USSD
- e) What is mortgage ?
- f) Who is collecting banker ?
- g) What is post dated cheque ?
- h) State any two difference between secured and unsecured advances.

**SECTION – B**

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

2. Briefly explain the duties of collecting banker.
3. Differentiate between cash credit and overdraft.
4. State the grounds for dishonouring of cheque.
5. Briefly explain the types of crossing of cheque.
6. Write a note on credit card.

P.T.O.



### SECTION – C

Answer **any three** questions. **Each** question carries **twelve** marks.

**(3×12=36)**

7. Explain the general relationship between banker and customer.
  8. Who is paying banker ? Explain the precautions of paying banker while honouring a cheque.
  9. Write a note on :
    - a) Education loan
    - b) Vehicle loan
    - c) Housing loan.
  10. What is internet banking ? Explain the advantages and disadvantages of internet banking.
  11. Describe in detail the principles of Bank Lending.
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