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V Semester B.B.A. Degree Examination, February/March - 2024

BUSINESS ADMINISTRATION

Banking Law and Practice

(NEP Scheme)

Paper : 5.3

Time : 2½ Hours

Maximum Marks : 60

Instructions to Candidates:

Answers should be written in English only.

SECTION - A

Answer any **Five** of the following. Each sub question carries 2 marks.

(5×2=10)

1. a. What is Debtor - Creditor relationship?
- b. What is Garnishee order?
- c. What is general lien?
- d. What is negotiable instrument?
- e. Who is "a paying Banker"?
- f. What do you mean by "pledge"?
- g. Expand NEFT and RTGS.



SECTION - B

Answer any **Four** of the following. Each question carries 5 marks.

(4×5=20)

2. Give a note on Clayton's Rule.
3. Briefly explain the statutory protection given by Negotiable instrument Act to the collecting Banker.
4. Explain the features of "Bills of Exchange".
5. Distinguish b/w general crossing and special crossing.
6. Briefly explain different types of lending by Commercial Banks.

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SECTION - C

Answer any **Two** of the following. Each question carries **12** marks. (2×12=24)

7. Briefly explain the various types of relationship that exist between Banker and Customer.
8. What do you mean by “dishonour of cheque”? State the circumstances in which a cheque can be dishonoured.
9. What is lending? Explain the principles of good lending.

SECTION - D

Answer any **One** of the following. Each question carries **6** marks. (1×6=6)

10. Draw a specimen of a crossed cheque.
 11. List out various fee - based services offered by a bank in your locality.
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