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V Semester B.B.A. (Regular) Degree Examination,

December/January-2025/26

**BUSINESS ADMINISTRATION**

**Banking Law And Practice**

(NEP Scheme (F+R))

**Paper : 5.3**

**Time : 2½ Hours**

**Maximum Marks : 60**

**Instruction to Candidates:**

*Answers should be written in English only.*

**SECTION - A**

**Answer any Five of the following sub questions. Each sub question carries Two marks  
(5×2=10)**

1. a) Who is a Banker?
- b) Give the meaning of NRI Account.
- c) State the meaning of Paying banker.
- d) What do you mean by endorsement?
- e) What is state cheque?
- f) Give the meaning of NPA.
- g) Expand IMPS and DEMAT.



**SECTION - B**

**Answer any Four of the following questions. Each question carries Five marks.  
(4×5=20)**

2. State any Five procedures and practice in opening the account with joint account holders.
3. Give a note on holder in due course and holder for value.
4. Briefly explain the grounds for dishonour of cheque.
5. Briefly explain priority sector lending by commercial banks.
6. Explain any Five role of AI in Banking.

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**SECTION - C**

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

7. Explain the different types of customer accounts.
8. What is Endorsement? Explain the different types of Endorsement.
9. Briefly explain secured advances by the commercial banks.

**SECTION - D**

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

10. Draw the Six specimen of crossed cheque.
  11. List out application based payment systems provided by commercial banks.
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