

NP – 381

V Semester B.B.A. Examination, January/February 2026
(NEP) (F+R)

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) Define the term customer.
- b) Who is minor ?
- c) Give the meaning of cheque.
- d) What do you mean by endorsement ?
- e) What is overdraft ?
- f) Expand :
 - 1) UPI
 - 2) IMPS
- g) Mention the types of crossing.
- h) Give the meaning of Garnishee order.

SECTION – B

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

2. Banker is a "Dignified Debtor". Explain.
3. Explain the duties of Collecting Banker.
4. Explain the essentials of Valid Endorsement.
5. Describe the role of Artificial Intelligence in Banking Business.
6. Explain the impact of NPA in Indian Banking System.

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SECTION – C

Answer **any three** questions. **Each** question carries **twelve** marks. **(3×12=36)**

7. Explain the precautions to be taken by the Banker in opening and operating Minor's account.
 8. Describe the types of Endorsement.
 9. Who is Paying Banker ? Explain the statutory protection available to Paying Banker.
 10. Explain the principles of Bank Lending.
 11. Write a note on :
 - a) E-wallets
 - b) DEMAT
 - c) RTGS
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