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DCBB411/DCAM411

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IV Semester B.B.A. Degree Examination, June/July - 2026

BUSINESS ADMINISTRATION

Banking Law and Practice

(SEP Scheme Freshers)

Paper : 4.1



Time : 3 Hours

Maximum Marks : 80

Instructions 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) State any two primary functions of Banks.
- b) Give the meaning of Co-operative Banks.
- c) Who is paying banker?
- d) Who is holder in due course?
- e) Who are the special customers of the bank?
- f) Give a brief note on promissory note.
- g) Expand the following
 - i) AEPS
 - ii) UPI
- h) What do you mean by Digital wallet and give examples.

SECTION - B

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

2. Elucidate customer banker relationship.
3. Explain any Five grounds for dishonour of cheque.
4. Give a note on different types of account holders?
5. Briefly explain crossing of cheques.

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6. Write a note on features of promissory note.
7. What do you mean by crypto currency? State any three features.

SECTION - C

Answer any Three of the following questions. Each question carries Fifteen marks.
(3×15=45)

8. Briefly explain the functions of Banking.
9. Explain the duties and Responsibilities of collecting banker.
10. Give brief note on
 - a) Trustees
 - b) Hindu Undivided Family (HUF)
 - c) Charitable Societies
11. What is an Endorsement? Explain kinds of endorsement.
12. Explain the Basel Norms and KYC Norms.



SECTION - D

Answer the following question. This question carries Five marks.
(1×5=5)

13. Draft a specimen of crossed cheque.
