

18/10/23



Reg. No. :

Name :



K23U 2293

V Semester B.Com. Degree (C.B.C.S.S. – O.B.E. – Regular/Supplementary/
Improvement) Examination, November 2023
(2019-2021 Admissions)

Core Course
5B10 COM : BANKING PRINCIPLES AND OPERATIONS

Time : 3 Hours

Max. Marks : 40

SECTION – A
(Very Short Answer)

Answer **any six** questions from the following. **Each** question carries **one** mark.

1. What are BASEL NORMS ?
2. What is meant by 'Cash Credit' ?
3. What is an 'Overdraft' ?
4. Define a 'Scheduled Bank'.
5. What is 'Mortgage' ?
6. Give an idea on 'Supply Chain Finance'.
7. Comment on (a) IMPS, (b) MICR Cheque.
8. What is the 'Special Crossing' of a Cheque ? (6x1=6)

SECTION – B
(Short Essay)

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

9. Specify the features of New Generation Banking with an example.
10. Mention the essential features of a valid Cheque.

P.T.O.

18/10/23

K23U 2293



11. "Banks have been contributing towards India's economic development." In what way ?
12. Write a note on (a) Bank Rate, (b) Statutory Liquidity Ratio, (c) Repo Rate.
13. Give the list of Nationalised Banks in India.
14. Narrate the innovative functions of Commercial Banks recently in India.
15. Distinguish between Credit Cards and Debit Cards.
16. State the principles of Sound Lending.

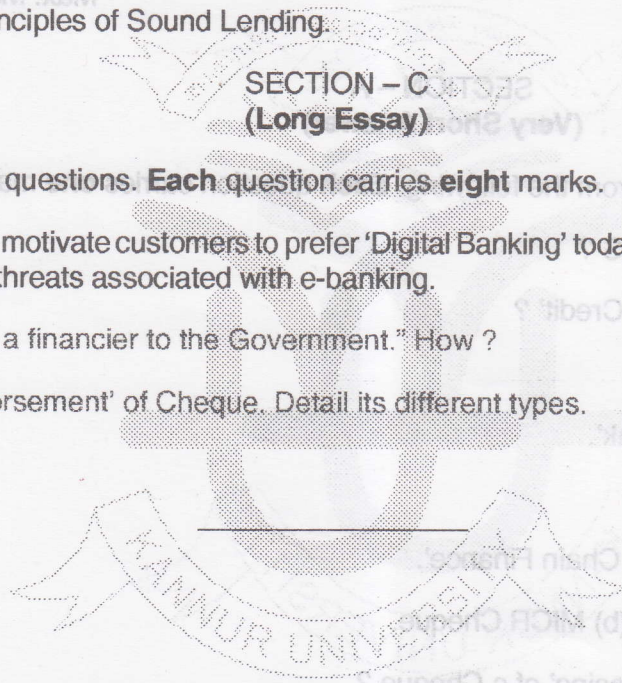
(6x3=18)

SECTION - C
(Long Essay)

Answer **any two** questions. **Each** question carries **eight** marks.

17. What factors motivate customers to prefer 'Digital Banking' today ? Also, discuss the security threats associated with e-banking.
18. "RBI acts as a financier to the Government." How ?
19. Define 'Endorsement' of Cheque. Detail its different types.

(2x8=16)



SECTION - B
(Short Essay)

10. Mention the essential features of a valid Cheque.
9. Specify the features of New Generation Banking with an example.



K22U 2245

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V Semester B.Com. Degree (CBCSS – OBE-Regular/Supplementary/
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(2019 Admission Onwards)
Core Course

5B10 COM : BANKING PRINCIPLES AND OPERATIONS

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **any six** questions from the following. **Each** question carries **1** mark.

1. Define Banking.
2. What is Overdraft ?
3. What is Open market operations ?
4. Explain Repo and Reverse Repo.
5. What is Crossing ?
6. What is Restrictive endorsement ?
7. What is SWIFT ?
8. Explain Payment Gateways.

(6×1=6)

PART – B

Answer **any six** questions from the following. **Each** question carries **3** marks.

9. What are the different types of deposits ?
10. Explain the role of banks in economic development.
11. What are the powers and duties of Banking Ombudsman ?
12. What is BASEL Norms and explain the BASEL II.

P.T.O.

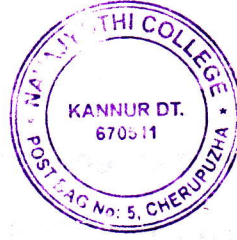


- 13. What are the conditions to exercise the Right of set off ?
- 14. Distinguish between Particular lien and General lien.
- 15. What is Hypothecation ? Explain the benefits of it.
- 16. Under what circumstances a banker can close the customer's account ?
(6×3=18)

PART – C

Answer **any two** questions from the following. **Each** question carries **8** marks.

- 17. What are the primary functions of Commercial Banks ?
- 18. Explain the recent trends in Banking system.
- 19. What are the various weapons of credit control ?
(2×8=16)



K21U 4666

Reg. No. :

Name :

**V Semester B.Com. Degree CBCSS (OBE) Regular
Examination, November 2021
(2019 Adms. Only)
Core Course
5B10 COM : BANKING PRINCIPLES AND OPERATIONS**

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **any six** questions from the following. **Each** question carries **1** mark :

1. What is SLR ?
2. What are open market operations ?
3. Mention any four nationalized banks in India.
4. What is the banking ombudsman scheme ?
5. List two features of a pledge.
6. What is an overdraft ?
7. Give a note on bridge loans.
8. What is direct benefit transfer ?

(6×1=6)

PART – B

Answer **any six** questions from the following. **Each** question carries **3** marks :

9. Discuss the importance of cooperative banks in Kerala.
10. What are the steps involved in opening a savings bank account ?
11. Elaborate on the merits of consortium advances.

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K21U 4666



12. What are the differences between mortgage and hypothecation ?
13. Differentiate general lien and particular lien.
14. What is your understanding of BASEL II norms ?
15. Bring out the factors responsible for the growth of internet banking.
16. Briefly explain the features of the RTGS system. **(6×3=18)**

PART – C

Answer **any two** questions from the following. **Each** question carries **8** marks :

17. Describe the primary and secondary functions performed by commercial banks in India.
 18. What are the functions of RBI ?
 19. Discuss the rights of a banker. **(2×8=16)**
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