K23U 2293

Reg. No. : ....

Name : ....

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 ?   **(6×1=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.

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. **(6×3=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. **(2×8=16)**

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