



K22U 2245

Reg. No. :

Name :

**V Semester B.Com. Degree (CBCSS – OBE-Regular/Supplementary/
Improvement) Examination, November 2022
(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.

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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)
