



K20U 1580

Reg. No. : .....

Name : .....



V Semester B.B.A./B.B.A. (T.T.M.) Degree (CBCSS – Reg./Sup./Imp.)  
Examination, November 2020  
(2014 Admn. Onwards)  
Core Course

5B13 BBA/BBA (TTM) : BANKING THEORY, LAW AND PRACTICE

Time : 3 Hours

Max. Marks : 40

Answer **all** questions. **Each** question carries  $\frac{1}{2}$  mark :

1. What is a scheduled bank ?
2. Expand NEFT.
3. What is blank cheque ?
4. What is fixed deposits ?

(4× $\frac{1}{2}$ =2)

Answer **any four** questions. **Each** question carries 1 mark :

5. What is a development bank ?
6. What is particular lien ?
7. Give two examples for Negotiable Instruments.
8. What is moral suasion ?
9. What are small finance banks ?
10. What is mortgage ?

(4×1=4)

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

11. Distinguish between qualitative and quantitative credit control measures of RBI.
12. Explain the general utility services of commercial banks.

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- 13. 'Central bank is the banker to the government'. Discuss.
- 14. What point must be considered by the drawer before issuing a cheque to avoid the dishonour of cheque ?
- 15. Distinguish between debit card and credit card.
- 16. What are the constraints in e-banking ?
- 17. What are the principles of sound lending ?
- 18. Explain the duties of collecting banker. (6×3=18)

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

- 19. Explain the role of banks in economic development.
  - 20. Discuss the recent trends in banking services.
  - 21. Explain the systems of banking. (2×8=16)
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