



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.

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)
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