



K24U 2867

Reg. No. :

Name :

V Semester B.Com. Degree (C.B.C.S.S.– O.B.E.– Regular/ Supplementary/
Improvement) Examination, November 2024
(2019 to 2022 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 is crossing ?
2. What is overdraft ?
3. What is MSME ?
4. Define a scheduled bank.
5. What is endorsement ?
6. What is KYC ?
7. What is lien ?
8. What is pledge ?

(6×1=6)

SECTION – B
(Short Essay)

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

9. Mention the essential features of a valid cheque.
10. Write a note on (a) Repo rate (b) Reverse repo rate (c) Co-operative Bank.

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11. Distinguish between cheque and bill of exchange.
12. Explain the various types of endorsements.
13. Explain (a) RTGS (b) NEFT (c) IFSC.
14. Explain the secondary functions of Commercial Banks.
15. Give the list of nationalized banks in India.
16. Explain the various types of lending by Commercial Banks. (6×3=18)

SECTION - C
(Long Essay)

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

17. What do you mean by crossing ? What are the various types of crossing ? Explain with suitable examples.
18. What are the quantitative credit control techniques of the Reserve Bank of India ?
19. Explain the general relationship between banker and customer. (2×8=16)