



K25U 2466

Reg. No. :

Name :

**V Semester B.Com. Degree (CBCSS – OBE – Regular/Supplementary/
Improvement) Examination, November 2025
(2019 to 2023 Admissions)
Core Course
5B10COM : 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 a cheque.
2. What is lien in banking ?
3. Name any two nationalized banks in India.
4. Define holder in due course.
5. What is a consortium advance ?
6. What is a small finance bank ?
7. What is Direct Benefit Transfer ?
8. What is supply chain finance ?

(6×1=6)

PART – B

Answer **any six** questions from the following. **Each** question carries **3** marks.

9. What are the principles of sound lending ?
10. What are the benefits of digital banking ?
11. Explain the general relationship between banker and customer.

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12. List the qualities of a good banking security.
13. Differentiate between pledge and mortgage.
14. What are the notable characteristics of Co-operative Banks ?
15. Explain how the RBI functions as the bankers' bank and lender of last resort.
16. Describe the different forms of cheque crossing. (6×3=18)

PART – C

Answer **any two** questions from the following. **Each** question carries **8** marks.

17. Explain RTGS, NEFT and IMPS as electronic fund transfer systems and analyze their impact on the efficiency of banking operations.
18. Elaborate on the various credit control measures adopted by the Reserve Bank of India.
19. Examine the role of banks in the economic development of a country. (2×8=16)