



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 1/2 mark :

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

 $(4 \times \frac{1}{2} = 2)$ 

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?

 $(4 \times 1 = 4)$ 

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.

 $(6 \times 3 = 18)$ 

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.

 $(2 \times 8 = 16)$