



K22U 2014

Reg. No. :

Name :

V Semester B.B.A./B.B.A.(T.T.M.) Degree (CBCSS – Supplementary)
Examination, November 2022
(2016-18 Admissions)
Core Course
5B13BBA/BBA(TTM) : BANKING THEORY, LAW AND PRACTICE

Time : 3 Hours

Max. Marks : 40

SECTION – A

Answer **all (four)** questions. **Each** question carries ½ mark.

1. Define bank.
2. What is home banking ?
3. What are the deposits accepted by a banker ?
4. Define negotiable instrument. (4×½=2)

SECTION – B

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

5. Explain the role of issue department in RBI.
6. What are the important functions of commercial banks ?
7. What is duration theory ?
8. Define promissory note.
9. What are the two types of credit control exercised by the central bank ?
10. Explain open market operation. (4×1=4)

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SECTION – C

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

11. Briefly explain the classification of banks according to ownership.
12. Discuss the difference between cheque and draft.
13. Describe the various departments of RBI.
14. Explain the promotional functions of RBI.
15. What are the aspects to be considered by a bank for a better customer relationship ?
16. What are the precautions taken by bank while lending a jewel loan ?
17. What is the difference between negotiability and transferability ?
18. Write a note on the main features of payment in due course. (6×3=18)

SECTION – D

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

19. Elucidate the main objects of Banking Companies Act, 1949.
20. Discuss the arguments for Nationalization of Commercial Banks.
21. What is transfer of negotiable instruments and explain the legal effects of transfer by endorsement. (2×8=16)