



Reg. No. : .....

Name : .....



K21U 4666

**V Semester B.Com. Degree CBCSS (OBE) Regular  
Examination, November 2021  
(2019 Adms. Only)  
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. What is SLR ?
2. What are open market operations ?
3. Mention any four nationalized banks in India.
4. What is the banking ombudsman scheme ?
5. List two features of a pledge.
6. What is an overdraft ?
7. Give a note on bridge loans.
8. What is direct benefit transfer ?

**(6×1=6)**

**PART – B**

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

9. Discuss the importance of cooperative banks in Kerala.
10. What are the steps involved in opening a savings bank account ?
11. Elaborate on the merits of consortium advances.

P.T.O.



K21U 4666



12. What are the differences between mortgage and hypothecation ?
13. Differentiate general lien and particular lien.
14. What is your understanding of BASEL II norms ?
15. Bring out the factors responsible for the growth of internet banking.
16. Briefly explain the features of the RTGS system. (6x3=18)

#### PART – C

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

17. Describe the primary and secondary functions performed by commercial banks in India.
18. What are the functions of RBI ?
19. Discuss the rights of a banker. (2x8=16)