



K21U 1580



Reg. No. :

Name :

V Semester B.B.A./B.B.A. (T.T.M.) Degree (CBCSS – Sup./Imp.)
Examination, November 2021
(2015 – 18 Adms)
Core Course

5B13BBA/BBA(TTM) : BANKING THEORY, LAW AND PRACTICE

Time : 3 Hours

Max. Marks : 40

Answer **all** questions. **Each** question carries $\frac{1}{2}$ marks :

1. What is a payment bank ?
2. Expand SWIFT.
3. What is stale cheque ?
4. What is demand deposit ?

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

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

5. What is a Foreign Bank ?
6. Mention any two agency services of Commercial Bank.
7. Give two examples for NBFC.
8. What is NPA ?
9. What is retail banking ?
10. Mention the characteristics of negotiable instruments.

(4x1=4)

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

11. Explain the factors affecting credit creation.
12. What are the benefits of e-banking ?
13. Discuss the features of CORE banking system.

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K21U 1580



14. What is material alteration ? Give examples.
15. What are the objects of banking ombudsman scheme ?
16. Discuss the functions of NABARD.
17. What are the common systems of banking ?
18. Explain the essentials of a valid cheque. **(6x3=18)**

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

19. Discuss the functions of RBI.
20. Explain the primary relationship between banker and customer.
21. Distinguish between general crossing and special crossing. **(2x8=16)**