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K19U 2294

Reg. No. : .....

Name : .....

V Semester BBA./BBA (TTM) Degree (CBCSS-Reg./Sup./Imp.)  
Examination, November- 2019  
(2014 Admn. Onwards)

**CORE COURSE**

**5B13 BBA/ BBA (TTM) : BANKING THEORY, LAW AND PRACTICE**

Time : 3 Hours

Max. Marks : 40

**SECTION - A**

Answer any **Four** questions. Each question carries ½ mark.

1. What is a cheque?
2. Mention the various types of banks.
3. What is primary deposit.
4. Explain any two advantages of credit card to card holders.

**SECTION - B**

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

5. What is RTGS?
6. What is demand deposit?
7. What is cheque Truncation system?
8. What is NPA?
9. What do you mean by MICR cheque?
10. What is derivative deposit?

P.T.O.

**SECTION - C**

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

11. Write a short note on account payee crossing.
12. What do you mean by tele banking?
13. What are the limiting factors to the process of credit creation by commercial banks?
14. Explain the agency functions of commercial banks.
15. Differentiate between cheque and bill of exchange.
16. What are the legal consequences of Endorsement.
17. Explain the general relationship between a banker and customer.
18. What are the circumstances under which a banker cannot exercise the right of general lien.

**SECTION - D**

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

19. Explain the procedure for opening a bank account.
  20. "Every loan creates deposit and every deposit creates a loan" Explain.
  21. Explain the different kinds of endorsement with suitable examples.
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