



K24U 0167

Reg. No. :

Name :



**Sixth Semester B.B.A./B.B.A. (RTM) Degree (C.B.C.S.S. – OBE – Regular/
Supplementary/Improvement) Examination, April 2024
(2019 to 2021 Admissions)**

Core Course

6B15BBA/BBA(RTM) : BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 40

PART – A

(Answer **all** questions. **Each** question carries **1** mark)

(6×1=6)

1. What is Repurchase Rate ?
2. Define the term banker.
3. What do you mean by demonetization ?
4. What do you mean by Digital banking ?
5. Name the general policies of RBI as a tool of macro-economic policy of the country.
6. What is universal banking ?

PART – B

(Answer **any 6** questions. **Each** question carries **2** marks)

(6×2=12)

7. Why Central Bank is called as “Lender of the last resort” ?
8. Define Trustees.
9. What is a smart card ?
10. What do you mean by NPA ?

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11. Describe Garnishee order.
12. Explain the term Retail banking.
13. List out two limitations of bank rate policy.
14. Discuss the statutory protection given to a collecting banker.

PART – C

(Answer **any four** questions. **Each** question carries **3** marks)

(4×3=12)

15. Distinguish between debit card and credit card.
16. Explain the objectives of credit control.
17. Elaborate the advantages of E-banking.
18. Narrate the objectives of Banking Ombudsman scheme.
19. Explain the essentials of a valid cheque.
20. Describe the features of Negotiable instrument.

PART – D

(Answer **any two** questions. **Each** question carries **5** marks)

(2×5=10)

21. Define crossing ? What are the different types of crossing ?
 22. Explain the general principle of sound lending.
 23. What precautions should a banker take while opening an account in the name of a partnership firm ?
 24. Under what circumstances can a banker dishonour a cheque ?
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11. Discuss the term Overdraft facility of a Bank.
12. Describe the features of E-cheque.
13. Explain the various principles of Sound Lending of Banking.
14. Describe the advantages of Tele banking in Banking business. **(6×2=12)**

PART – C
(Essay)

Answer **any 4** questions. **Each** question carries **3** marks.

15. Describe the merits of Retail Banking.
16. Differentiate the term RTGS and NEFT.
17. Explain briefly the origin and development of Banking.
18. Describe the General and Special relationship between Banker and Customer.
19. Explain the features of Core Banking.
20. Discuss the Primary functions of Commercial Banking. **(4×3=12)**

PART – D
(Long Essay)

Answer **any 2** questions. **Each** question carries **5** marks.

21. What is crossing of cheque ? And explain the different types of crossing of cheque.
22. Explain the functions of Reserve Bank of India (RBI).
23. Discuss the different tools of Fiscal Policy of Government of India.
24. What is Endorsement ? And explain the various kinds of endorsement. **(2×5=10)**



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Reg. No. :

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**VI Semester B.B.A./B.B.A. (RTM) Degree (CBCSS-OBE - Regular)
Examination, April 2022
(2019 Admission)**

Core Course

6B15BBA (RTM)/BBA : BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **all** questions, **each** carries **1** mark.

1. Define banking.
2. What is debit card ?
3. Define RTGS.
4. What is letter of credit ?
5. What is crossing ?
6. What is REPO ?

(6x1=6)

PART – B

Answer **any six**, **each** question carries **2** marks.

7. What do you mean by Tele banking ?
8. What is NEFT ?
9. Explain about endorsement.
10. What is bill discounting ?

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11. What is bank rate policy ?

12. What is cash credit ?

13. What is universal bank ?

14. What is EFT ?

(6×2=12)

PART – C

Answer **any four** questions, **each** carries **three** marks.

15. What are the advantages of E-Cheques ?

16. What are the differences between Debit and Credit Card ?

17. Explain the types of banks on the basis of functions.

18. What are the reasons for dishonor of cheque ?

19. Explain the procedure for opening a bank account.

20. What are the features of Core Banking ?

(4×3=12)

PART – D

Answer **any two** questions, **each** carries **five** marks.

21. What are the merits and demerits of retail banking ?

22. Explain the functions of commercial banks.

23. What are the functions of Reserve Bank of India ?

24. What do you mean by RTGS ? What are its features and advantage ? **(2×5=10)**
