



K22U 0326

Reg. No. :

Name :

**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 ?

(6×1=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 ?

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(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)
