K25U 0267

Reg. No. : ....

Name : ....

Sixth Semester B.B.A./B.B.A. (RTM) Degree (CBCSS – OBE-Regular/Supple./Imp.) Examination, April 2025
(2019 to 2022 Admissions)
Core Course
6B15BBA/BBA (RTM) : BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **all** questions. **Each** question carries **one** mark.

1. Define banking.

2. What do you mean by overdraft ?

3. Write a short note on SLR.

4. What is meant by foreign banks ?

5. Who is a customer in banking ?

6. What is meant by promissory note ?

(6×1=6)

PART – B

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

7. Differentiate between scheduled and non-scheduled banks.

8. What is meant by letter of credit ?

9. Write the names of parties to a cheque.

10. Who is a holder in due course ?

11. What is meant by core banking ?

12. Explain the term double crossing.

13. Write a short note on RRBs.

14. What is meant by credit control ?   (6×2=12)

PART – C

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

15. Differentiate between fiscal and monetary policies.

16. Explain the objectives of crossing.

17. What are the precautions to be taken while opening an account in the name of Joint Hindu Family ?

18. Describe the applications of M banking.

19. Discuss the origin and development of banking in India.

20. Why central bank is considered as the lender of last resort ?   (4×3=12)

PART – D

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

21. Enumerate the functions of a Central bank.

22. Explain the relationship between a banker and a customer.

23. Explain the need and importance of technology in banking.

24. Define endorsement. Explain the various kinds of endorsements.   (2×5=10)