K23U 0426

Reg. No. : ....

Name : ....

VI Semester B.B.A./B.B.A. (RTM) Degree (CBCSS – OBE – Regular/
Supplementary/Improvement) Examination, April 2023
(2019 and 2020 Admissions)
Core Course
6B15BBA/BBA(RTM) : BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 40

PART – A
(Very Short Answer)

Answer all the questions. Each question carries 1 mark.

1. What is Universal Banking ?

2. What do you mean by M-Banking ?

3. What is Credit Card ?

4. Define Cash Credit.

5. What is Endorsement ?

6. What is Reverse Repo ?

(6×1=6)

PART – B
(Short Answer)

Answer any 6 questions. Each question carries 2 marks.

7. What do you mean by Green Banking ?

8. Describe the term SWIFT in Banking Business.

9. Explain the uses of Electronic Fund Transfer (EFT).

10. Elaborate the features of Virtual Banking.

P.T.O.

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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