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 ?

P.T.O.

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)