



K23U 1528

Reg. No. :

Name :

VI Semester B.B.A. Degree (Private Registration/CBCSS – OBE
– Regular – Special) Examination, April 2023
(2020 Admission)
Core Course
6B15BBA : BANKING THEORY AND PRACTICE

Time : 3 Hours

Total Marks : 40

PART – A

Very Short Answer

Answer **all** the questions. **Each** question carries **1** mark.

1. What is Overdraft ?
2. What do you mean by SWIFT in banking ?
3. What is E-cheque ?
4. Define Negotiable Instruments.
5. What is Green Banking ?
6. What is Internet Banking ?

(6×1=6)

PART – B

Short Answer

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

7. What do you mean by RTGS ?
8. Explain the term Letter of Credit.
9. Explain the features of E-cheque.
10. Elaborate the term Electronic Fund Transfer (EFT).

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11. What do you mean by M-banking ?
12. Describe the structure of banking in India.
13. Explain the merits of Core Banking business.
14. Describe the advantages Virtual banking in banking business.

(6×2=12)

PART – C

Essay

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

15. Describe the Monetary Policy of RBI.
16. Differentiate the term Credit Card and Debit Card.
17. Explain double crossing in crossing of cheques.
18. Explain the procedure for opening an account.
19. Explain the features of retail banking.
20. Discuss the agency functions of a commercial banks.

(4×3=12)

PART – D

Long Essay

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

21. Explain the functions of a commercial banks.
22. Explain the different types of banks.
23. Discuss the merits and demerits of technology in banking.
24. Explain briefly the credit control function of Reserve Bank of India.

(2×5=10)