



K24U 0167

Reg. No. :

Name :

**Sixth Semester B.B.A./B.B.A. (RTM) Degree (C.B.C.S.S. – OBE – Regular/
Supplementary/Improvement) Examination, April 2024
(2019 to 2021 Admissions)
Core Course**

6B15BBA/BBA(RTM) : BANKING THEORY AND PRACTICE

Time : 3 Hours

Max. Marks : 40

PART – A

(Answer **all** questions. **Each** question carries **1** mark)

(6×1=6)

1. What is Repurchase Rate ?
2. Define the term banker.
3. What do you mean by demonetization ?
4. What do you mean by Digital banking ?
5. Name the general policies of RBI as a tool of macro-economic policy of the country.
6. What is universal banking ?

PART – B

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

(6×2=12)

7. Why Central Bank is called as "Lender of the last resort" ?
8. Define Trustees.
9. What is a smart card ?
10. What do you mean by NPA ?

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11. Describe Garnishee order.
12. Explain the term Retail banking.
13. List out two limitations of bank rate policy.
14. Discuss the statutory protection given to a collecting banker.

PART – C

(Answer **any four** questions. **Each** question carries **3** marks)

(4×3=12)

15. Distinguish between debit card and credit card.
16. Explain the objectives of credit control.
17. Elaborate the advantages of E-banking.
18. Narrate the objectives of Banking Ombudsman scheme.
19. Explain the essentials of a valid cheque.
20. Describe the features of Negotiable instrument.

PART – D

(Answer **any two** questions. **Each** question carries **5** marks)

(2×5=10)

21. Define crossing ? What are the different types of crossing ?
22. Explain the general principle of sound lending.
23. What precautions should a banker take while opening an account in the name of a partnership firm ?
24. Under what circumstances can a banker dishonour a cheque ?