



K26U 0082

Reg. No. :

Name :

Sixth Semester B.B.A./B.B.A.(R.T.M.)/B.B.H. Degree (C.B.C.S.S. – O.B.E. –
Regular/Supplementary/Improvement) Examination, April 2026
(2020 to 2023 Admissions)

Core Course

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

Time : 3 Hours

Max. Marks : 40

PART – A

Answer all questions. Each question carries one mark.

(6×1=6)

1. What is a bank ?
2. Define sound lending.
3. What is a crossed cheque ?
4. What is RTGS ?
5. Who is a minor in banking ?
6. What is mobile banking ?

PART – B

Answer any six questions. Each question carries two marks.

(6×2=12)

7. Explain the structure of the Indian banking system.
8. What are the functions of the RBI ?
9. What are the different types of endorsements ?
10. What is cash credit ?
11. Explain fixed loan.

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12. What is a letter of credit ?
13. State the features of a negotiable instrument.
14. What is core banking ?

PART – C

Answer **any four** questions. **Each** question carries **three** marks.

(4×3=12)

15. Explain the evolution of banking in India.
16. Discuss the types of customers and account holders.
17. Write a note on crossing of cheques.
18. Explain NEFT, RTGS and SWIFT.
19. Describe the principles of sound lending.
20. Explain the functions of commercial banks.

PART – D

Answer **any two** questions. **Each** question carries **five** marks.

(2×5=10)

21. Explain the Banking Regulation Act, 1949.
 22. Discuss in detail the banker-customer relationship.
 23. Describe the role of technology in modern banking.
 24. Explain loans and advances and their types.
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