

**BIRLA INSTITUTE OF TECHNOLOGY, MESRA, RANCHI
(END SEMESTER EXAMINATION)**

**CLASS: BBA
BRANCH: BBA**

**SEMESTER : V
SESSION : MO/2023**

SUBJECT: MT307 BANKING CONCEPTS AND PRACTICES

TIME: 3 Hours

FULL MARKS: 50

INSTRUCTIONS:

1. The question paper contains 5 questions each of 10 marks and total 50 marks.
 2. Attempt all questions.
 3. The missing data, if any, may be assumed suitably.
 4. Before attempting the question paper, be sure that you have got the correct question paper.
 5. Tables/Data hand book/Graph paper etc. to be supplied to the candidates in the examination hall.
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Q.1(a)	Discuss various banking systems with their merits and demerits.	[5]	1 2
Q.1(b)	Discuss the role and importance of central bank in banking sector.	[5]	1 3
Q.2(a)	What are commercial banks? Discuss secondary functions of commercial banks.	[5]	2 3
Q.2(b)	“Commercial banks are creators of credit” Discuss.	[5]	2 3
Q.3(a)	Discuss the rights and duties of banks towards their customers.	[5]	3 3
Q.3(b)	Under which circumstances, protection is given to paying bank and collecting bank, discuss.	[5]	3 4
Q.4(a)	Discuss the structure and important functions of Reserve Bank of India.	[5]	4 2
Q.4(b)	Discuss the qualitative measures adopted by RBI to control credit.	[5]	4 3
Q.5(a)	Discuss the key features of RTGS and NEFT. List out the key differences between them.	[5]	5 4
Q.5(b)	Explain the applicability of capital adequacy ratio in banking sector.	[5]	5 3

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