

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

**CLASS: BBA**  
**BRANCH: MANAGEMENT**

**SEMESTER : V**  
**SESSION : MO/2024**

**SUBJECT: MT307 BANKING CONCEPTS AND PRACTICE**

**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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		<b>CO</b>	<b>BL</b>
Q.1(a)	Explain various banking systems. How do they differ in structure and function.	[5]	1
Q.1(b)	How has bank consolidation affected competition, efficiency, and customer service in the banking sector? Discuss.	[5]	1
Q.2(a)	What are commercial banks? Discuss the role of commercial banks in the financial markets.	[5]	2
Q.2(b)	Give a brief overview of Indian banking sector and explain the impact of banking sector reforms on its structure.	[5]	3
Q.3(a)	Explain the silent features of banker customer relationship. Discuss the duties of customers.	[5]	3
Q.3(b)	Differentiate between paying bank and collecting bank. Discuss protection given to paying bank with reference to negotiable instrument act.	[5]	3
Q.4(a)	Discuss the role of RBI as regulator of banking industry in our country. Explain its organizational structure.	[5]	4
Q.4(b)	Explain the various qualitative tools used by RBI to control credit in the marketplace.	[5]	4
Q.5(a)	Explain the key takeaways of Information Technology act (2000). Differentiate between NEFT and RTGS.	[5]	3
Q.5(b)	Discuss the importance of capital adequacy norms in ensuring the financial health of the banking sector.	[5]	4

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