

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

**CLASS: BBA
BRANCH: MANAGEMENT**

**SEMESTER : V/ADD
SESSION : MO/2025**

SUBJECT: MN410 BANKING CONCEPT 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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		CO	BL
Q.1(a)	Compare the branch banking system and unit banking system in terms of advantages, disadvantages, and suitability for India. [5]	1	2,3
Q.1(b)	Analyse the impact of post-1991 banking sector reforms on competition, profitability, and efficiency in the Indian banking system. [5]	1	4
Q.2(a)	Define a commercial bank and explain its main functions. [5]	2	4
Q.2(b)	Analyse the importance of commercial banks in mobilizing savings and promoting economic growth. [5]	2	4
Q.3(a)	Explain the different types of banker-customer relationships with suitable examples. [5]	3	3
Q.3(b)	A customer's cheque is dishonoured despite having sufficient balance. Analyze the rights of the customer and the liabilities of the banker in this situation. [5]	3	4
Q.4(a)	Describe the organizational setup and management of the Reserve Bank of India. [5]	4	3
Q.4(b)	Discuss the difference between quantitative and qualitative methods of credit control. Give examples of each. [5]	4	3
Q.5(a)	Explain the objectives, scope, and major provisions of the Information Technology Act, 2000. [5]	5	3
Q.5(b)	Compare and contrast RTGS and NEFT in terms of process, timing, transaction limits, and suitability for different banking customers. [5]	5	4

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