

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

**CLASS: BBA  
BRANCH: Management**

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

**SUBJECT: MN410 BANKING CONCEPTS AND PRACTICE**

**TIME: 02 Hours**

**FULL MARKS: 25**

**INSTRUCTIONS:**

1. The question paper contains 5 questions each of 5 marks and total 25 marks.
  2. Attempt all questions.
  3. The missing data, if any, may be assumed suitably.
  4. Tables/Data handbook/Graph paper etc., if applicable, will be supplied to the candidates
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		CO	BL
Q.1	What is central banking? Discuss the various types of banking systems with their merits and demerits.	[2+3] 1	2
Q.2.	Discuss the Role of Reserve bank of India as a. Monetary authority    b. Banker and debt manager to Govt.	[2+3] 1	2
Q.3	Discuss the primary and secondary functions of commercial banks. How do these functions contribute to the overall growth of an economy?	[5] 2	3
Q.4	Commercial banks are often referred to as the backbone of the financial system. Analyse this statement with reference to their functions in mobilizing savings and channelling them into investments.	[5] 2	3
Q.5	A customer maintains a savings account with a commercial bank. One day, the customer issues a cheque without sufficient balance. Explain the banker's role and responsibility in this situation.	[5] 3	3,4

:::24/09/2025:::M