

**BIRLA INSTITUTE OF TECHNOLOGY, MESRA, RANCHI
(MID SEMESTER EXAMINATION SP/2025)**

**CLASS: BBA
BRANCH: BBA**

**SEMESTER : VI
SESSION : SP/2025**

SUBJECT: MT307 BANKING CONCEPTS AND PRACTICES

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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	Marks	CO	BL
Q.1(a) Distinguish between branch banking and unit banking systems.	[2]	1	4
Q.1(b) "The reforms have made the banking system more competitive, transparent, and customer focused" Discuss.	[3]	3	3
Q.2(a) Elaborate the structure of Indian Banking System in brief.	[2]	1	2
Q.2(b) Explain important provisions of the Banking Regulation Act, 1949.	[3]	1	2
Q.3(a) Explain the process of credit creation by commercial banks, giving a numerical example.	[2]	2	2
Q.3(b) Analyse the factors affecting credit creation.	[3]	2	4
Q.4(a) Elaborate about general relationship between the Bank and Customer.	[2]	2	2
Q.4(b) Write short note on Correspondence Banking.	[3]	2	2
Q.5(a) Differentiate between Scheduled and Non-scheduled Banks with example.	[2]	1	4
Q.5(b) Discuss the process and need of nationalization of banks in India.	[3]	2	2

:03/03/2025:::E