

2024

BUSINESS ADMINISTRATION — HONOURS

Paper : BBAA-303-M3

(Banking Theories and Practices)

Full Marks : 75

The figures in the margin indicate full marks.

*Candidates are required to give their answers in their own words
as far as practicable.*

Group – A

1. Answer *any ten* questions :

2×10

- (a) What do you understand by the term 'Hundi'?
- (b) When and why was Deposit Insurance Corporation Act passed?
- (c) Mention two major functions of Reserve Bank of India.
- (d) State two major functions of commercial banks.
- (e) What are the major functions of Regional Rural Banks?
- (f) What is the full form of UPI?
- (g) Define CRR.
- (h) What do you understand by open market operations?
- (i) Write a short note on ombudsman.
- (j) Explain the term electronic banking.
- (k) What do you mean by bank rate?
- (l) Distinguish between repos and reserve repos.
- (m) State two objectives of NABARD.
- (n) Define endorsement.
- (o) What is negotiable instrument?

Group – B

2. Answer *any five* questions :

- (a) Write a short note on Monetary policy of Reserve Bank of India. 5
- (b) What is CBS? What was the objective behind the launch of CBS? 2+3
- (c) Distinguish between cheques and bills of exchange. 5

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- (d) Discuss the objectives of EXIM Bank. 5
- (e) Discuss the main characteristics of SIDBI. 5
- (f) Write short notes on IFSC and SWIFT CODE. 5
- (g) Elucidate the factors which lead to nationalisation of banks. 5
- (h) Distinguish between Repo Rate and Reverse Repo Rate. 5

Group – C

3. Answer *any three* questions :

- (a) Discuss the organizational structure of Reserve Bank of India. 10
 - (b) What are the functions of cheques? Discuss the consequences of wrongful dishonour of a cheque. 5+5
 - (c) Explain the functions of commercial banks of India. 10
 - (d) Discuss the various methods of credit control as is followed by the Reserve Bank of India. 10
 - (e) Discuss in detail the merits and demerits of e-banking. 10
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