

2025

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) Write full form of NEFT and RTGS.
- (b) What do you mean by 'Repo Rate'?
- (c) What do you understand by Core Banking?
- (d) When does an asset turn into an NPA?
- (e) Mention any two objectives of RBI.
- (f) Explain the term 'Digital Banking'.
- (g) What is 'KYC' in banking?
- (h) What is NABARD?
- (i) What is meant by crossing of a cheque? State its purpose.
- (j) State any two functions of a commercial bank.
- (k) What is an unsecured loan?
- (l) What is a cooperative bank?
- (m) What is a demand draft?
- (n) Who is the Banking Ombudsman?
- (o) What is bancassurance?

Group - B

2. Answer **any five** questions :

- (a) State any five major recommendations of Narahimham Committee. 5
- (b) Describe the duties of a paying banker. 5
- (c) What are microfinance institutions? How do microfinance institutions assist in financial inclusion? 2+3

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- (d) Explain the functions of the Reserve Bank of India. 5
- (e) Differentiate between hypothecation and mortgage. Provide an example of each. 3+2
- (f) How does unit banking differ from branch banking? 5
- (g) Mr. A issued a cheque to Mr. B which was dishonoured due to insufficient funds. Explain wrongful dishonour of cheque and discuss banker's liability. 5
- (h) Explain the steps involved in the loan sanctioning process. 5

Group - C

Answer *any three* questions.

3. (a) Explain banker-customer relationship when banks work as a 2½×4
- (a) Trustee
- (b) Agent
- (c) Custodian
- (d) Debtor.
4. Discuss the objectives and impact of Nationalization of Banks. 10
5. Discuss the monetary policy functions of the Reserve Bank of India. How does it influence the deposit and lending rates in banks? 5+5
6. Explain negotiable instruments and discuss the consequences of bills of exchange. 10
7. Write short notes on : 5+5
- (a) Capital Adequacy Ratio
- (b) Secured and unsecured loans.
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