[Regd. No. ……………………………] [SUBJECT CODE]

SRI SRI UNIVERSITY

[FMS] [EXAMINATION/2025]

[1st SEMESTER]

[BCC106]: [Banking Practices]

Time – 3 Hrs. **Full Marks – 70**

Instructions:
1. All Questions are compulsory. Section **A** carries **10 Marks** and Section **B** carries **60 Marks**.
2. The figures given to the right indicate the marks of the questions.
3. Assume suitable data wherever necessary and mention it.
4. Drafting should be neat and clean.

SECTION – A

Answer the following question in brief

			Marks	Bloom's Level	CO
Q1.	a)	Define Repo rate and Bank rate.	02	**Remembering**	**1**
	b)	___________is an arrangement whereby the bank allows the borrower to draw an amount up to a specified limit	02	**Remembering**	**1**
	c)	A bank is an _______________________.	02	**Applying**	**2**
	d)	Give an example of any two secondary functions of a Bank.	02	**Remembering**	**1**
	e)	Give two examples of off-balance sheet Items.	02	**Remembering**	**1**

SECTION-B

Q2.		Give your comment on Financial Sector reforms and their influence on Banking sector reforms.	12	**Remembering**	**2**
		or			
		Briefly explain about detailed structure of the Indian Banking System with its functions.	12	**Understanding**	**1**
Q3.		Discuss about Bankers and Customer relationships in detail.	12	**Applying**	
		or			
		What is "Advances against Security"? What are various mode of charging securities.	12	**Applying**	**1**
Q4.		Describe about recent policy rates adopted by RBI for liquidity management in the economy with recent evidences.	12	**Applying**	**2**
		or			
		a. Explain about Basel norms on Capital Adequacy Ratio (CAR). b. Discuss about "CAMELS".	12	**Evaluating**	**3**
Q5.		Write a short note on the followings: a) Mobile Banking b) RTGS c) Net Banking	12	**Understanding**	**1**
		or			
		a. Differentiate NEFT and RTGS. b. Explain about NPA.	12	**Understanding**	**4**
Q6		What is the role of technology in Banking?	12		

		or			
		Explain about various regulations in the banking sector for the smooth continuation of work.	12		