

Indian Maritime University
(A Central University, Govt of India)
End Semester Examinations – JUNE 2025
Programme Name: BBA in Logistics, Retailing & E-Commerce
Semester: IV
Subject Code: UG31T3405
Subject Name: BANKING FOR BUSINESSES

Date: 13.06.2025

Max Marks: 70

Duration: 03 Hrs

Pass Marks: 35

General Instructions

- (i) All Sections (A, B & C) are to be attempted.
- (ii) Options, if any, are specified in respective section.

Section A

Ten MCQs/Fill in the Blanks of 01 Mark each – Choose the correct answer as applicable.

1. Principal Functions of Banks are:

- (A) Accepting Deposits
- (B) Lending and Investing
- (C) Non-fund business and remittance services
- (D) All of the above

2. Mutual Funds are regulated in India by which of the following organizations?

- (A) Reserve Bank of India (RBI)
- (B) Securities and Exchange Board of India (SEBI)
- (C) Insurance Regulatory and Development Authority (IRDA)
- (D) National Stock Exchange (NSE)

3. What relationship is created when the banks collect cheque in clearing?

- (A) Holder for value
- (B) Clearing member and Principal
- (C) Agent and Principal
- (D) Collecting bank and holder

4. Which of the following is NOT considered a type of collateral?

- (A) Fixed deposits
- (B) Government bonds
- (C) Cash reserves
- (D) Savings bank account

5. Which of the following is not a digital alternate delivery channel?

- (A) ATM
- (B) E-Kiosk
- (C) Branch Teller
- (D) Internet Banking

6. Which of the following statements about Digital Only Banks (DOB) is true?

- (A) They operate only through physical branches
- (B) They require customers to visit a bank branch for transactions
- (C) They operate entirely online without physical branches
- (D) They do not offer fund transfers

7. What is a Credit Union?

- (A) A Commercial bank offering high-interest loans
- (B) A financial cooperative owned by its members
- (C) A government agency regulating trade finance
- (D) A foreign bank specializing in remittances

8. What does "discounting of bills of exchange" refer to?

- (A) Providing loans at a lower interest rate
- (B) Selling goods at a discounted price
- (C) Purchasing a bill of exchange before its maturity at a discount
- (D) Converting foreign currency at a lower rate

9. The Golden rules in Ethics says:

- (A) Don't react to others
- (B) Do as you want others to do to you
- (C) Do as to wish to behave
- (D) None of the above

10. Ethical dilemma occurs when there is a

- (A) Clash between the two rights
- (B) Conflict between a right and less right
- (C) Disagreement between right and wrong
- (D) All the above

Section B

Five Questions of 02 Marks each

11. What is the primary objective of the Banking Regulation Act, 1949?
12. Write short note on Pradhan Mantri Jan Dhana Yojana (PMJDY)
13. What is Bank Computation?
14. What is the role of Treasury Operations in a bank?
15. What is the purpose of YONO in banking?

Section C

Seven Questions of 10 Marks each of which any 05 questions to be answered.

16. Discuss the functions and role of Capital Markets in India, highlighting SEBI's role in regulating them.
17. Discuss the different types of bank accounts that customers can open and the documentation required for each.
18. Analyse the impact of Artificial Intelligence and Machine Learning on the banking industry, highlighting key applications and challenges.
19. Explain the Role of Trade Finance and Treasury Operations in Banking.
20. Explain the different types of Alternate Delivery Channels used in modern banking.
21. Discuss the ethical challenges faced by banks at the individual and organizational levels and suggest measures to address them.
22. What is Money Market? And Explain various Money market instruments.