

Bangladesh Open University
BBA Program
Semester: 221 (3rd Level)

Course Title: Law and Practice of Banking

Due on: 24 May 2024

Instructions

- Answer the all questions in your own handwriting on A4 size white paper.
- Fill-in the cover page of your assignment with care.
- Enclose the photocopy of your ID card with the assignment (next to the cover page).
- Don't make spiral binding. Instead, make soft binding.
- Submit the assignment to the respective course tutor and ensure his/her signature on your Assignment Acknowledgement Form (see page#4 of Semester Calendar).

Questions

1. (a) Briefly discuss the classification of banks in Bangladesh.
(b) “Function of commercial banks are influencing the carrying assets of central bank in a nation.” – Discuss this statement in the perspective of the banking system in Bangladesh.
(c) Identify a commercial bank in your locality and explain how it performs in the creation of credit.
2. (a) Differentiate between the branch banking and unit banking system in the context of Bangladesh.
(b) What are the common characteristics of deposit banking system? Discuss with examples.
(c) How micro and small enterprises in the rural areas of Bangladesh are facilitated by the investment banking system? Enumerate your ideas regarding the area in which you are attached.
3. (a) “To establish a negotiable instrument few fundamental characteristics are relevant” – Justify this statement.
(b) Do you think bill of exchange and promissory note are similar in nature? Why or why not? Describe your ideas in the perspective of regional banks in Bangladesh.
(c) What are the benefits of MICR cheque? Why you think MICR cheques can ensure accuracy of cheque details? Justify your assumptions how MICR cheque can deter Counterfeits.

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Semester: 221 (3rd Level)

Course Title: Law and Practice of Banking

Due on: 12 July 2024

Instructions

- Answer the all questions in your own handwriting on A4 size white paper.
- Fill-in the cover page of your assignment with care.
- Enclose the photocopy of your ID card with the assignment (next to the cover page).
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Questions

1. (a) How the banks in Bangladesh are managing customer relationship? Explain the ways the private banks are managing customers comparing to traditional services.
- (b) “A right is a moral or a legal entitlement to have something” – Explain this statement regarding the rights of a banker and a customer in a banking contract.
- (c) Do you think digilization and e-commerce process adopted by the regional banks are improving customer relationship in Bangladesh? Write your observed strategies in this issue.
2. (a) How does fixed deposit works? Suppose, you want to open a fixed deposit account on a private bank. Explain the step-by-step process which will be followed by you as a customer, to open it both in online and offline.
- (b) In comparaing fixed and savings deposit accounts, which one is more advantageous from customer perspective? Describe.
- (c) What are the valid creasins for closing a bank account? List the steps of closing a savings account.
- (d) Write about inactive accounts, overdrawn accounts and deceased owner accounts of a commercial bank in Bangladesh.
3. (a) “Bangladesh Bank is supporting to increase the rural – economic growth” – Rationalize this statement according to the functions of central bank.
- (b) How Bangladesh Bank is modifying bank rate policy to control the credit system of the other commercial banks? Discuss the policies.
- (c) Assume that, you are a manager of Bangladesh Bank. Now, Justify how Bangladesh Bank is performing as banker’s bank and lender of the last resort.