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(1st Semester)

COMMERCE

Paper No. : BC-103

(Indian Banking System)

Full Marks : 70

Pass Marks : 45%

Time : 3 hours

(PART : B—DESCRIPTIVE)

(Marks : 45)

*The figures in the margin indicate full marks
for the questions*

Answer **all** questions

1. (a) Briefly explain the structure and organization of banks in India. 9

Or

- (b) What are the main functions of Regional Rural Banks? What are the problems faced by the RRBs in India? 5+4=9

2. (a) What are the objectives and functions of the State Bank of India? 4+5=9

Or

- (b) Highlight on the working and progress of the State Bank of India. 9

3. (a) Examine the provisions of the Banking Regulation Act, 1949 as are applicable to cooperative banks. 9

Or

- (b) The Banking Regulation Act, 1949 has given specific powers to the Reserve Bank of India. Explain them. 9

4. (a) Briefly explain the organizational structure of Regional Rural Banks. 9

Or

- (b) What are the features of cooperative banks? Briefly explain the role of cooperative banks in India. 4+5=9

5. (a) Explain how RBI uses both quantitative and qualitative methods of credit control to stabilize the price level in the country. 9

Or

- (b) What are the main functions of Apex Bank in India? 9

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COMMERCE

Paper No. : BC-103

(Indian Banking System)

(PART : A—OBJECTIVE)

(Marks : 25)

The figures in the margin indicate full marks for the questions

1. Choose the correct answer by putting a Tick (✓) mark in the brackets provided ; 1×5=5

(a) How many banks were nationalized in the second phase, i.e., in 1980?

(i) 14 ()

(ii) 20 ()

(iii) 6 ()

(iv) 1 ()

(b) RBI was nationalized in the year

(i) 1935 ()

(ii) 1955 ()

(iii) 1949 ()

(iv) 1969 ()

(c) The ratio of deposits with the Central Bank is known as

(i) SLR ()

(ii) CRR ()

(iii) monetary ()

(iv) demand deposits ()

(d) Which bank is known as the Apex Bank for industrial banks?

(i) ICICI ()

(ii) IFCI ()

(iii) IDBI ()

(iv) SIDBI ()

(e) Long-term agricultural credit is provided to the farmers by the

(i) Land Development Banks ()

(ii) RBI ()

(iii) Primary Credit Cooperatives ()

(iv) State Cooperative Banks ()

2. Fill in the blanks :

1×5=5

(a) The first commercial bank with limited liability, managed by Indians and established in the year

1881 is known as

(b) The Government of India nationalized the Imperial Bank in 1955 and named it as

.....

(c) According to the Indian Banking Act, 1949, a bank which is legally bound to keep a certain ratio of deposits with themselves in the form of

liquid assets is known as

(d) RRB was established in

(e) The Reserve Bank of India is fully owned by the

.....

3. State whether the following statements are *True (T)* or *False (F)* by putting a Tick (✓) mark : 1×5=5

(a) Commercial banks may be scheduled banks or non-scheduled banks.

(T / F)

(b) The State Bank of India is known as the Apex Bank in India.

(T / F)

(c) IFCI was established in 1948.

(T / F)

(d) The Apex Cooperative Bank is the State Cooperative Bank.

(T / F)

(e) The present governor of RBI is Raghuram Rajan.

(T / F)

4. Write short notes on the following :

2×5=10

(a) Cash Reserve Ratio

(b) Moral Suasion

(c) Banker's Bank

(d) SLR

(e) Development Banks
