

2017

(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 questions are of equal value

1. (a) Explain the types of commercial banks in India.

Or

- (b) Discuss the characteristics of good banking system.

2. (a) Briefly explain the origin of the State Bank of India.

Or

- (b) Discuss the main functions of SBI.

3. (a) Examine the role of the Reserve Bank in relation to licensing of commercial banks.

Or

- (b) Briefly explain the main provisions of the Banking Regulation Act, 1949.

4. (a) Explain the organizational structure of RRBs. Briefly write about the functions of RRBs.

Or

- (b) Examine the progress and performance of RRBs in India.

5. (a) What are selective methods of credit control? Discuss their significance and limitations.

Or

- (b) Discuss the achievements and failure of RBI.

★ ★ ★

2017

(1st Semester)

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 July 1969?

(i) 6 banks ()

(ii) 10 banks ()

(iii) 12 banks ()

(iv) 14 banks ()

- (b) The State Bank of India is headed by
- (i) Chairman, the Chief Executive Officer ()
 - (ii) Deputy Managing Director ()
 - (iii) Chief Financial Officer ()
 - (iv) Corporate Development Officer ()
- (c) The working of banks in India is governed by the
- (i) Banking Regulation Act, 1964 ()
 - (ii) Banking Regulation Act, 1949 ()
 - (iii) Banking Companies Act, 1968 ()
 - (iv) RBI Act, 1934 ()
- (d) The apex bank that provides finance for agriculture and rural development is the
- (i) RBI ()
 - (ii) NABARD ()
 - (iii) Regional Rural Banks ()
 - (iv) EXIM Bank ()

(e) RBI was started with a paid-up capital of

- (i) ₹ 50 crore ()
- (ii) ₹ 15 crore ()
- (iii) ₹ 5 crore ()
- (iv) ₹ 500 crore ()

2. Fill in the blanks :

1×5=5

(a) The is the apex management of a bank.

(b) The institution that provides long-term loans to industries is called

(c) The imperial bank was renamed as

(d) The temporary suspension of the enforcement of liability against the banking company is called

(e) is a request to commercial banks not to apply fund for speculative activities.

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

(a) A scheduled bank is that bank which has been included in the second schedule of the RBI.

(T / F)

(b) The State Bank Act was passed in 1969.

(T / F)

(c) A central bank is the lender of the last resort.

(T / F)

(d) Regional rural banks are sponsored by the commercial banks.

(T / F)

(e) The Banking Regulation Act of 1983 deals with the provision for nomination in deposits accounts and lockers.

(T / F)

4. Write short notes on the following :

2×5=10

(a) Unit banking and branch banking

(b) Objectives of the State Bank of India

(c) Rationing of credit

(d) Primary agriculture credit societies

(e) Cash reserve
