2019

(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) Give a brief history of the evolution of banking in India.

(b) Explain some TO die ary banking fine cons

- (b) What types of bank assistance does the EXIM Bank of India provide?
- 2. (a) Explain the mission, vision and values of SBI.

Or

(b) Enumerate some different banking services provided by SBI.

(Turn Over)

3. (a) Explain the Banking Regulation Act as applicable to cooperative banks.

Or

- (b) How does the Banking Regulation Act, 1949 regulate and control banking companies in India?
- 4. (a) What role do Regional Rural Banks (RRBs) play in the upliftment of the national economy?

Or

- (b) Explain the objectives of cooperative banks in India.
- 5. (a) How does RBI act as the banker to the government?

Or

(b) Explain some ordinary banking functions performed by RBI.

Salavore of lactor provide?

| of cally | ommener | 2019 | 97(1079/00/2) |
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bus isting on (1st Semester) as staggarden

reserves is not less than

fal United Bank of Inc

initially established at

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(to) 10 lakins

COMMERCE

Paper No.: BC-103

14 (Indian Banking System)

(PART : A—OBJECTIVE)

bezilenciten e jon (Marks: 25)

The figures in the margin indicate full marks for the questions

Answer all questions

- Choose the correct answer by putting a Tick (✓) mark
 in the brackets provided:

 1×10=10
 - (a) Which of the following is an apex banking institution concerned with promotion, financing and development of MSME sector?

| | | ٠, |
|-----|-----|----|
| (i) | RBI | 1 |
| 111 | KDI | |

- (ii) NABARD ()
- (iii) SIDBI ()
- (iv) UTI ()

| (Ь) | the agg | perative banks should commence or carry on business of banking in India unless the regate value of its paid-up capital and erves is not less than |
|-----------------|------------|--|
| | (i) | 1 lakh 3(93)/MOO |
| | (ii) | 2 lakhs (a) M regeq |
| | (iii) | 5 lakhs () (Indian Basibal) |
| | | 10 lakhs () |
| | | (PART: A-OBJECTIVE) |
| | ban | ich one of the following is not a nationalized k? |
| SHORE | | the marks for the margin indicate Bank () |
| | (ii) | United Bank of India () |
| urk = 1 0= 1 | (iii) | Choose the correct an (wer) by put sing SIXA in the brackets provided |
| 1-01- | - | UCO Bank () |
| 311 | dresd | (a) Which of the following is an apex |
| 301 | | institution concerned with promotion, fi |
| (d) | | central office of the Reserve Bank was ally established at |
| | (i) | Bombay () |
| | (ii) | Calcutta () CRAEAN (ii) |
| | (iii) | Madras () 18 dia (iii) |
| | (iv) | Delhi () (ITU (ai) |

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| (e) | Ho | w many banks were nationalized in 1980? |
|-----|-------|--|
| | | 6 banks () |
| | (ii) | 10 banks () |
| | (iii) | |
| | (iv) | 14 banks (bnd) sank 14 |
| (f) | The | working of banks in India is governed by the |
| | (i) | Banking Companies Act, 1968 () |
| | (ii) | Banking Regulation Act, 1964 () |
| | (iii) | Banking Regulation Act, 1949 () |
| | (iv) | RBI Act, 1934 () |
| (g) | Coo | perative banks provide credit through |
| | (i) | State cooperative banks () |
| lsu | (ii) | district cooperative banks () |
| len | | primary agricultural credit societies () |
| | (iv) | All of the above svoda (adt) a soon duly |

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| | , m | e monetary policy of India is formulated an |
|---------|------------|--|
| (r | im | plemented by |
| | <i>(i)</i> | World Bank () |
| | (ii) | Government of India |
| | (iii, | |
| | (iv) | State Bank of India |
| (i) | The | e Imperial Bank was named as how out |
| Topic . | (i) | State Bank of India |
| | (ii) | (ii) Banking Regulation (Act) 1964 IBR |
| | (iii) | Central Bank of India () |
| | (iv) | |
| (j) | | BARD stands for |
| | | Nagaland Bank of Agriculture and Rural Development |
| | (ii) | National Bank of Agriculture and Rural Development () |
| | (iii) | Nainital Bank of Agriculture and Rural Development () |
| | (iv) | None of the above wods (and) o HA (an) |
| | | |

| 2. | State whether the | following statements are | |
|----|--------------------|--------------------------|----------------|
| | or False (F) by pr | utting a Tick (/) mark: | True (T) 1×5=5 |

(a) Fixed deposit account is a type of deposit where the depositor is required to deposit a fixed amount every month for a specific period of time.

(T/F)

(b) Development banks help to revive/cure sick units.

(T/F)

(c) The Banking Regulation Act does not supersede but supplement to the Companies Act, 1956.

(T/F)

(d) Village economy cannot be considered as the backbone of the Indian economy.

(T/F)

(e) RBI sells for the Central Government Treasury Bills of 91 days duration.

(T/F)

- 3. Write short notes on the following: 2×5=10 or False (F) by putting a Tick (Jameric and 1=5=5
 - (a) Credit creation
 - (a) Fixed deposit account is a type of deposit where the depositor is required to deposit a fixed
 - (TIT)
 - (b) Development banics help to revive/cure sick units as fraction to the control of the control of
 - (c) The Banking Regulation Act does not supersede but supplement to the Companies Act, 1956
 - (d) Village economy cannot be considered as the backbone of the Lodian comount
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(b) International presence of SBI

(c) Reserve fund

(d) Priority sector lending meserg lengths and lengths and lengths and lengths are lengths and lengths are lengths and lengths are lengths.

Reserve fund

(e) RBI