

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.

Or

(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.

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.

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(Indian Banking System)**(PART : A—OBJECTIVE)****(Marks : 25)***The figures in the margin indicate full marks for the questions***Answer all questions**

1. 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?

(i) RBI ()

(ii) NABARD ()

(iii) SIDBI ()

(iv) UTI ()

(b) Cooperative banks should commence or carry on the business of banking in India unless the aggregate value of its paid-up capital and reserves is not less than

(i) 1 lakh ()

(ii) 2 lakhs ()

(iii) 5 lakhs ()

(iv) 10 lakhs ()

(c) Which one of the following is not a nationalized bank?

(i) Syndicate Bank ()

(ii) United Bank of India ()

(iii) AXIS Bank ()

(iv) UCO Bank ()

(d) The central office of the Reserve Bank was initially established at

(i) Bombay ()

(ii) Calcutta ()

(iii) Madras ()

(iv) Delhi ()

(e) How many banks were nationalized in 1980?

- (i) 6 banks ()
- (ii) 10 banks ()
- (iii) 12 banks ()
- (iv) 14 banks ()

(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) Cooperative banks provide credit through

- (i) State cooperative banks ()
- (ii) district cooperative banks ()
- (iii) primary agricultural credit societies ()
- (iv) All of the above ()

(h) The monetary policy of India is formulated and implemented by

- (i) World Bank ()
- (ii) Government of India ()
- (iii) Reserve Bank of India ()
- (iv) State Bank of India ()

(i) The Imperial Bank was named as

- (i) State Bank of India ()
- (ii) RBI ()
- (iii) Central Bank of India ()
- (iv) None of the above ()

(j) NABARD stands for

- (i) 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 ()

2. State whether the following statements are *True (T)* or *False (F)* by putting a Tick (✓) mark : 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

(a) Credit creation

(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 to the Central Government treasury

(T / F)

(b) International presence of SBI

(c) Reserve fund

(d) Priority sector lending

(c) Reserve fund

(9)

(e) RBI