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(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 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

(4)

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

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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)

(5)

4. Write short notes on the following :

2×5=10

(a) Cash Reserve Ratio

(6)

(b) Moral Suasion

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(7)

(c) Banker's Bank

(8)

(d) SLR

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(e) Development Banks
