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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

SECTION—I

(Marks : 15)

1. Choose the correct answer by putting a Tick (✓) mark in the brackets provided : 1×10=10

(a) Who works as RBI's agent at places where it has no office of its own?

(i) State Bank of India ()

(ii) Ministry of Finance ()

(iii) Government of India ()

(iv) International Monetary Fund ()

(2)

- (b) A Scheduled Bank is one that is listed in the _____ of the RBI Act, 1934.
- (i) First Schedule ()
 - (ii) Second Schedule ()
 - (iii) Third Schedule ()
 - (iv) Fourth Schedule ()
- (c) How many development banks are there in India?
- (i) 4 ()
 - (ii) 5 ()
 - (iii) 6 ()
 - (iv) 7 ()
- (d) Which is India's largest commercial bank?
- (i) Punjab National Bank ()
 - (ii) Bandhan Bank ()
 - (iii) Unit Trust of India ()
 - (iv) State Bank of India ()

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(3)

- (e) The Cooperative Societies Act was passed in India in the year
- (i) 1904 ()
 - (ii) 1912 ()
 - (iii) 1919 ()
 - (iv) 1949 ()
- (f) The Banking Regulation Act of 1949 provides
- (i) a framework of regulation ()
 - (ii) supervision of commercial banking activities ()
 - (iii) Both (i) and (ii) ()
 - (iv) None of the above ()
- (g) The opening of branches by banks is governed by the provisions of
- (i) Section 23 of the Banking Regulation Act, 1934 ()
 - (ii) Section 24 of the Banking Regulation Act, 1934 ()
 - (iii) Section 23 of the Banking Regulation Act, 1949 ()
 - (iv) Section 24 of the Banking Regulation Act, 1949 ()

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(4)

(h) Cooperative banks which work at a metropolitan level are called as

(i) Primary Agricultural Credit Society ()

(ii) Primary Urban Cooperative Bank ()

(iii) District Central Cooperative Bank ()

(iv) State Cooperative Bank ()

(i) Which SBI branch launched the first paperless banking service SBlin Touch?

(i) Nepal ()

(ii) London ()

(iii) Mumbai ()

(iv) Delhi ()

(j) Coins are issued by

(i) Public Sector Banks ()

(ii) State Bank of India ()

(iii) Reserve Bank of India ()

(iv) Government of India ()

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(5)

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

(a) Current and Savings Accounts (CASA) is the bank's lifeline for profit.

(T / F)

(b) SBI is an Indian multinational public sector bank.

(T / F)

(c) The Regional Rural Banks provide credit to the industrialist.

(T / F)

(d) The Banking Ombudsman Scheme is an expedition forum for bank customers.

(T / F)

(e) The Central Board of Directors are appointed by the Governor of RBI.

(T / F)

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(6)

SECTION—II
(Marks : 10)

3. Write short notes on any *five* of the following : $2 \times 5 = 10$
(a) Cooperative Banks

(7)

(b) Objectives of SBI

(8)

(c) Prohibition of Trading

(9)

(d) Land Development Bank

(10)

(e) Open Market Operations

(11)

(f) Repo Rate

(12)

(g) NABARD

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