2020

(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)* Write a brief note on the history of Indian Banking System.

Or

(b) What do you mean by development banks? Explain the role of development banks in financing large-scale industries in India.

2. *(a)* Explain the objective and functions of SBI.

Or

(b) What changes are taking place with the State Bank of India recently? Explain the reasons for such changes.

3. *(a)* Briefly explain the main provisions of the Banking Regulations Act, 1949.

Or

(b) Discuss how the Banking Regulations Act, 1949 is applicable to public sector banks.

4. *(a)* Discuss broadly the functions and role of Regional Rural Banks (RRBs) in India.

Or

(b) Define cooperative banks. Explain the characteristics of cooperative banks.

5. *(a)* Explain the organization and management of the Reserve Bank of India.

Or

(b) Explain how RBI uses quantitative and qualitative measures to regulate the monetary policy in India.

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Subject Code : IBS/BC–103

Booklet No. A

Date Stamp .....

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To be filled in by the Candidate

BA / BSc / BCom / BBA / BCA 1st Semester End Term Examination, **2020**

Subject .....

Paper .....

INSTRUCTIONS TO CANDIDATES

1. **The Booklet No. of this script should be quoted in the answer script meant for descriptive type questions and vice versa.**
2. **This paper should be ANSWERED FIRST and submitted within 1 (one) Hour of the commencement of the Examination.**
3. **While answering the questions of this booklet, any cutting, erasing, over-writing or furnishing more than one answer is prohibited. Any rough work, if required, should be done only on the main Answer Book. Instructions given in each question should be followed for answering that question only.**

To be filled in by the Candidate

BA / BSc / BCom / BBA / BCA 1st Semester End Term Examination, **2020**

Roll No. .....

Regn. No. .....

Subject .....

Paper .....

DESCRIPTIVE TYPE

Booklet No. B .....

Signature of Scrutiniser(s)

Signature of Examiner(s)

Signature of Invigilator(s)

2020

(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) ICICI Bank is an example of

(i) private sector Indian banks ( )

(ii) public sector banks ( )

(iii) nationalized banks ( )

(iv) private sector foreign banks ( )

(b) Which of the following banks was amalgamated with Punjab National Bank in the year 1993?

(i) Dena Bank ( )

(ii) New Bank of India ( )

(iii) New Indian Bank ( )

(iv) Karur Vysya Bank ( )

(c) The first Regional Rural Bank was established in

(i) 1975 ( )

(ii) 1978 ( )

(iii) 1980 ( )

(iv) 1986 ( )

(d) The main sponsor(s) of Regional Rural Banks is/are

(i) Central Government ( )

(ii) concerned State Government ( )

(iii) commercial banks ( )

(iv) All of the above ( )

(e) The State Bank of India Act was passed in

(i) 1955 ( )

(ii) 1959 ( )

(iii) 1949 ( )

(iv) 1935 ( )

(f) The headquarters of SBI is in

(i) Kolkata ( )

(ii) Chennai ( )

(iii) New Delhi ( )

(iv) Mumbai ( )

(g) The Banking Regulations Act was passed in

(i) 1959 ( )

(ii) 1969 ( )

(iii) 1949 ( )

(iv) 1979 ( )

(h) The Banking Regulations Act is applicable on

(i) private sector bank only ( )

(ii) public sector bank only ( )

(iii) cooperative bank only ( )

(iv) All of the above ( )

(i) All currency notes beyond the denomination of ₹ 1 are issued by the

(i) State Bank of India ( )

(ii) Ministry of Finance, Government of India ( )

(iii) Reserve Bank of India ( )

(iv) Regional Rural Banks ( )

(j) Open market operations deal with

(i) purchase of securities ( )

(ii) sale of securities ( )

(iii) both purchase and sale of securities ( )

(iv) neither purchase nor sale of securities ( )

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

(a) Public sector banks are owned and controlled by the government.

(T / F)

(b) State Bank of India is the Central Bank of India.

(T / F)

(c) A banking company shall grant any loans on the security of its own shares as per Section 20.

(T / F)

(d) The apex institution in case of Regional Rural and Cooperative Banks is NABARD.

(T / F)

(e) Bank rate is a qualitative method of credit control.

(T / F)

SECTION—II

(*Marks* : 10)

3. Write short notes on any *five* of the following : 2×5=10

(a) E-banking

(b) Cash Reserve Ratio

(c) Commercial banks

(d) State Financial Corporations (SFCs)

(e) Open market operations

(f) Overdraft

(g) IFCI

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