

**2021**

**( 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 figures in the margin indicate full marks  
for the questions*

1. (a) Explain briefly the structure of Indian banking system. 9

*Or*

- (b) Discuss the credit creation process of commercial banks. 9

2. (a) Discuss the achievement of State Bank of India. 9

*( Turn Over )*

Or

(b) Explain the organization and management of State Bank of India. 9

3. (a) Enumerate the provisions of the Banking Regulation Act, 1949 as are applicable to cooperative banks. 9

Or

(b) What are the provisions of the Banking Regulation Act, 1949 relating to control of the RBI over banking companies? 9

4. (a) Explain various suggestions to improve the working of Regional Rural Banks. 9

Or

(b) Explain the structure of cooperative banks in India. 9

5. (a) Explain the main functions of the Reserve Bank of India. 9

Or

(b) Define monetary policy. Explain its objectives. 2+7=9

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2021

( 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 ( )

(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 ( )

(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 ( )



(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 ( )

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 )

SECTION—II

( Marks : 10 )

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

(a) Cooperative Banks



(b) Objectives of SBI

(c) Prohibition of Trading

(c) Prohibition of Trading

(d) Land Development Bank

(e) Open Market Operations

(f) Repo Rate

WARD (b)

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(g) NABARD

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