

IBS/BC-103

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

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(Turn Over)

(2)

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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(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 SBIn 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)

(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

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(c) Prohibition of Trading

(d) Land Development Bank

(e) Open Market Operations

(f) Repo Rate

(12)

(g) NABARD

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