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**3 SEM TDC IBSM 1 (Sp) (N/O)**

**2 0 1 6**

( November )

COMMERCE

( Speciality )

Course : 301

( **Indian Banking System** )

( New Course )

Full Marks : 80

Pass Marks : 24

Time : 3 hours

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

1. (a) Answer the following questions in brief :

1×6=6

(i) How many banks were nationalised  
in the year 1980?

(ii) In which year was the Imperial  
Bank established?

(iii) What is 'name identity' in a bank?

(iv) What is pure banking?

(v) Write the meaning of 'liquidity' in a bank.

(vi) Write the full form of RTGS.

(b) What is syndicated loan? 2

2. Briefly explain the following : 4×4=16

(a) Development of Banking in India from 1969-1982

(b) Nationalisation of Reserve Bank of India

(c) Social Control of Banks

(d) Internet Banking

3. (a) Write in detail about the provisions of the Banking Regulation Act, 1949. 14

Or

(b) Discuss on the limitations of the power of commercial banks to create credit. 14

4. (a) Differentiate between the following : 7+7=14

(i) Pure Banking vs. Mixed Banking

(ii) Retail Banking vs. Wholesale Banking

Or

(b) Write a note on the characteristics of good banking systems. 14

5. (a) What were the reasons behind nationalisation of banks in India? What social services have been provided by the banks in India? 7+7=14

Or

(b) Explain the secondary functions provided by the banks. 14

6. (a) Explain core banking. What are the advantages of core banking? 4+10=14

Or

(b) What is bridge loan? Write the special characteristics of bridge loan. 4+10=14

( Old Course )

Full Marks : 80

Pass Marks : 32

Time : 3 hours

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

1. Choose the correct options/Write True or False : 1×8=8

(a) The RBI was nationalised in the year \_\_\_\_\_.

(1946 / 1948 / 1949)

(b) The Regional Rural Banks were established under the provisions of an ordinance passed on 26th September \_\_\_\_\_.

(1975 / 1976 / 1980)

(c) Green banking means promoting environment-friendly practices and reducing \_\_\_\_\_ footprint from banking activities.

(carbon / monocarbon / nitrogen)

(d) One of the promotional functions of RBI is development of agriculture.

( Write True or False )

(e) Licensing of banking companies under Banking Regulation Act falls under Section \_\_\_\_\_.

(22 / 29 / 43)

(f) Branch banking system has the \_\_\_\_\_ disadvantage.

(monopolistic tendency / spreading of risk / uniform interest rate)

(g) Syndicated loan is a loan facility provided to a single borrower by a group of banks.

( Write True or False )

(h) Lead Bank Scheme of the RBI was adopted in December \_\_\_\_\_.

(1976 / 1969 / 1982)

2. Briefly explain the following (any *four*) :  $4 \times 4 = 16$

(a) The Banking Companies Transfer and Acquisition Act

(b) Retail Banking System

(c) Liquidity of Banks

(d) Call Money Market

(e) Phone Banking

3. Write in detail about the history of Indian banking since 1920 to 1982. 11

*Or*

Discuss the classification of banks in Indian banking system. 11

4. Compare and contrast between Branch banking and Unit banking system. 12

*Or*

What are Regional Rural Banks? Discuss about the main functions of RRB's. 12

5. Enumerate the achievements of nationalisation of banks in India. 11

*Or*

What do you mean by nationalisation of banks in India? What were the objectives of bank nationalisation in India? 3+8=11

6. Briefly explain the main characteristics of Indian Money Market. Discuss the defects of Indian Money Market. 5+6=11

*Or*

Define stock exchange. Explain the functions of stock exchange. 2+9=11

7. Define core banking. Discuss the features of modern packaged core banking.

11

Or

Briefly explain the following :

5+6=11

(a) Advantages of Core Banking

(b) RTGS and NEFT

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