

This question paper contains 3 printed pages]

CV—204—2018

FACULTY OF COMMERCE

B.Com. (Third Semester) EXAMINATION

OCTOBER/NOVEMBER, 2018

(CBCS/CGPA Pattern)

BANKING AND INSURANCE

Paper V

(Indian Banking System-I)

(MCQ+Theory)

(Wednesday, 10-10-2018)

Time : 2.00 p.m. to 4.00 p.m.

Time—2 Hours

Maximum Marks—40

N.B. :— (i) All questions are compulsory.

(ii) All questions carry equal marks.

(iii) Wrong answer of MCQ's will carry negative marking.

(MCQ)

1. Multiple Choice Questions : 10

(1) When was the second phase of nationalisation is done ?

(A) 1969 (B) 1980

(C) 1991 (D) 1949

(2) Industrial Finance Corporation is one type of

(A) Development Bank

(B) Financial Institution

(C) Non-Banking Financial Company

(D) Industrial Corporation

(3) Lead Bank Scheme introduced in

(A) 1935 (B) 1969

(C) 1921 (D) 1982

(4) The Reserve Bank of India came into existence legally as on

(A) 1st April, 1935 (B) 1st April, 1949

(C) 1st April, 1947 (D) 1st April, 1955

P.T.O.

- (5) When was the Banking Regulation Act came into force ?
- (A) 1904 (B) 1955
(C) 1982 (D) 1949
- (6) The primary purpose of banks is to help the co-operative movement in the country.
- (A) Land Development
(B) Commercial
(C) Co-operative
(D) Regional Rural
- (7) What is SLR ?
- (A) Sundry Leverage Ratio
(B) Statutory Liquidity Ratio
(C) State Level Recovery
(D) State Liquids Reserve
- (8) is the apex co-operative bank in all the states of the country.
- (A) Primary Credit Co-operative Society
(B) State Urban Co-operative Bank
(C) District Central Co-operative Bank
(D) State Co-operative Bank
- (9) What is CRR ?
- (A) Current Ratio Rate
(B) Cash Reserve Ratio
(C) Cash Repo Rate
(D) Credit Rating Record

(10) NABARD came into existence on

- (A) 12th July, 1982
- (B) 16th August, 1985
- (C) 10th July, 1968
- (D) 15th April, 1980

(Theory)

2. Explain origin, growth and recent trends in Private Sector Banks. 10

Or

Explain nationalisation of banks. What are the problems faced by India's nationalised banks ?

3. What are the roles of banking system in economic growth and development ? 10

Or

Explain in detail structure of Indian Banking System.

4. Write short notes on (any *two*) : 10

- (i) Social Control over Banks
- (ii) Co-operative Banks
- (iii) Evolution of SBI
- (iv) Commercial Banks