

3 SEM TDC IBS M 1 (SP)

(December)

COMMERCE

(Speciality)

Course : 301

(Indian Banking System)

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 as directed : 1×4=4
- (i) In which year the RBI Act was passed?
 - (ii) In which year the RRB's were setup?
 - (iii) Which banking system is popular in India?
 - (iv) First phase of bank nationalisation took place in the year 1967.
- (Write True or False)

(2)

(b) Fill in the blanks of the following : 1×2=2

(i) Post Office offered _____ account facilities.

(ii) National Bank for Agriculture and Rural Development was established in the year _____.

(c) Write the full forms of the following :

1×2=2

(i) RTGS

(ii) CIBIL

2. Write short notes on any four of the following : 4×4=16

(a) Social control over banks

(b) Green banking

(c) Private sector banks

(d) Core banking solution

(e) Cash Reserve Ratio

3. (a) Discuss the role of banks in the economic development of a country. 14

Or

(b) Explain the powers of RBI as provided in Banking Regulation Act, 1949.

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(Continued)

(3)

4. What do you understand by branch banking system? Explain the advantages and disadvantages of branch banking system. 2+6+6=14

Or

Differentiate between the following : 7+7=14

(a) Syndicated and bridge loan

(b) Retail Banking and Wholesale Banking

5. Explain the background behind the two phases of bank nationalisation in India. 14

Or

Explain the need of Regional Rural Banks in India. Do you think that establishment of Regional Rural Banks have fulfilled such needs? Justify your answer. 4+10=14

6. How does the Core Banking Solution helps modern banking business? What are the basic changes that made by CBS in our economy? 7+7=14

Or

(a) Phone banking

(b) Revolving Credit system 7+7=14

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