

(FOR THE CANDIDATES ADMITTED

SUBJECT CODE **23UBI102**

DURING THE ACADEMIC YEAR 2023-2026 ONLY)

REG.NO. :

**N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI**

**END-OF-SEMESTER EXAMINATIONS : NOVEMBER-2023**

**B.COM-B&I**

**MAXIMUM MARKS: 75**

**SEMESTER I**

**TIME : 3 HOURS**

**PART - III**

**INDIAN BANKING SYSTEM**

**SECTION – A**

**(10 X 1 = 10 MARKS)**

**ANSWER THE FOLLOWING QUESTIONS.(K1)**

1. In which year was the Banking Regulation Act passed?

- a) 1949   b) 1955   c) 1959   d) 1969

2. Which agency regulates the money supply in India?

- a) The Government of India   b) Commercial banks  
c) Reserve Bank of India   d) None of the above

3. In India the Commercial Banks are given license of operation by

- a) The Govt. of India   b) The Ministry of Finance  
c) Reserve Bank of India   d) Banking Companies Regulation Act, 1949

4. A bank is a financial intermediary because

- a) It acts as the broker between depositor and borrower  
b) It acts as the link between the savers and the borrowers  
c) It is in the finance industry  
d) It is in the intermediary industry

5. In which year the Regional Rural Banks Act was passed?

- a) 1986   b) 1976   c) 1992   d) 1988

**ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES**

**(K2)**

6. Explain origin of banking.

7. Expand SBI and its function.

8. Point out the village adoption scheme.

9. Discuss about the problems in RRB's

10. Define the term acquisition and amalgamation.

**SECTION – B**

**(5 X 5 = 25 MARKS)**

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.(K3)**

11. a) Describe banking system in India.

**(OR)**

- b) Sketch out small finance banks.
12. a) Discuss the constitution of RBI.  
(OR)  
b) Show the organizational setup of SBI.
13. a) List out the features of commercial banks.  
(OR)  
b) Expand the term IRDP and elaborate.
14. a) Outline the organization structure of RDBMS?  
(OR)  
b) Explain about co- operative banks.
15. a) Discuss about the capital Requirements of banking company under Banking regulation act 1949.  
(OR)  
b) Illustrate inspection of banks.

**SECTION – C** **(5 X 8 = 40 MARKS)**  
**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.(K4/ K5)**

16. a) Categorize banks according to its functions.  
(OR)  
b) Discuss about private sector banks.
17. a) Point out the main functions of RBI.  
(OR)  
b) Outline the functions of SBI.
18. a) What is the role of commercial banks in economic development?  
(OR)  
b) Explain lead bank schemes.
19. a) Who operates RRBS? And explain its functions and workings.  
(OR)  
b) Compare co-operative and commercial banks.
20. a) Discuss about the opening of new branches and its restrictions according to banking regulation act, 1949.  
(OR)  
b) Explain the powers of RBI.

\*\*\*\*\*

23UBI102/-