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(FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2024 ONLY)

SUB CODE

REG.NO. :

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

END-OF-SEMESTER EXAMINATIONS: NOV-2024

**B.Com - BI
SEMESTER: I**

MAXIMUM MARKS: 75

TIME: 3 HOURS

PART - III

24UBI102 INDIAN BANKING SYSTEM

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.(K1)

1. Name the French word in which the word Bank is derived.
(a) Banco (b) Bancus (c) Bank (d) None of these
2. Reserve Bank of India Act was passed in the year
(a) 1934 (b) 1944 (c) 1950 (d) 1951
3. Primary functions of a commercial bank are ----- and lending loans & advances
(a) Honouring cheques (b) Accepting deposits (c) Issuing cheques (d) Issuing DD
4. Which bank provides short term capital to agriculturist?
(a) Land development bank (b) Central bank
(c) Co-operative bank (d) none of these
5. Banking Regulation Act was passed in the year.
(a) 1935 (b) 1940 (c) 1945 (d) 1949

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Define Bank?
7. What do you mean by Nationalisation of Bank?
8. State the meaning of lead bank scheme.
9. What does RRB stands for?
10. How to get a bank license in India?

(CONTD 2)

SECTION – B**(5 X 5 = 25 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.(K3)**

11. a) Describe the features of Bank.
(OR)
b) Discover the advantages of Unit Banking System.
12. a) Bring out the objectives for establishment of RBI.
(OR)
b) Interpret the reasons for Banks nationalisation in India.
13. a) Present the special features of commercial bank.
(OR)
b) Examine the Benefits of village adoption scheme.
14. a) Sketch the problems faced by RRB.
(OR)
b) Asses the functions of Co-operative Bank.
15. a) Discuss the features of Banking Regulation Act.
(OR)
b) Explain the provision regarding licensing of branches.

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

16. a) Point out the merits and demerits of Branch banking system.
(OR)
b) Analyze the various classifications of Banks.
17. a) Discuss the functions of RBI.
(OR)
b) Interpret the various schemes offered by SBI towards the growth of agricultural sector.
18. a) Examine the role of commercial banks in economic development.
(OR)
b) Outline the functions of lead bank scheme.
19. a) Summarize the objectives of RRB.
(OR)
b) Distinguish between commercial bank and co-operative bank.
20. a) Classify the objectives of Banking Regulation Act.
(OR)
b) Determine the powers of RBI under Banking Regulation Act.
