

(FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2025 ONLY)

25UBI102

REG.NO.:

N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI
END-OF-SEMESTER EXAMINATIONS : NOVEMBER-2025
B.Com-BANKING AND INSURANCE **MAXIMUM MARKS: 75**
SEMESTER: I **TIME : 3 HOURS**

PART - III
INDIAN BANKING SYSTEM
SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

MULTIPLE CHOICE QUESTIONS.

K1

1. What distinguishes a bank from other financial institutions?
(a) Accepting time deposits as a courtesy (b) Accepting demand deposits
(c) Lending (d) Accepting loans and borrowings
2. The amount of money in India is controlled by?
(a) Planning Commission (b) Commercial Banks
(c) Government of India (d) Reserve Bank of India
3. Commercial banks create money in the following ways:_____
(a) Issuing currency (b) Creation of bank deposits
(c) Neither (1) nor (2) (d) Both (1) and (2)
4. In which year was the banking regulation act passed?
(a) 1949 (b) 1955 (c) 1959 (d) 1969
5. Which of the following was the first to set up a bank in the private sector as part of RBI's liberalization of the Indian banking industry.
(a) HDFC bank (b) Punjab National bank (c) ICICI (d) SBI

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES.

K2

6. Define foreign bank.
7. Write a short note on SBI
8. When was SGSY launched in India?
9. What are Co-operative Banks?
10. What is a loan in banking?

SECTION – B

(5 X 5 = 25 MARKS)

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

11. a) Explain the structure of Indian Banking System.

(OR)

- b) Trace the evaluation and development of banking in India.

12. a) Explain the main functions of RBI.

(OR)

- b) Discuss the development of banking in India after independence.

- 13.a) Explain briefly the role of IRDP

(OR)

- b) What are the problems faced by Self-help groups in India?

(CONTD.....2)

14.a) Discuss the functions and progress of Regional Rural Banks.

(OR)

b) What are the challenges faced by RRB?

15. a) What are the licensing requirement of banks?

(OR)

b) Explain the different types of loans.

SECTION – C

(5 X 8 = 40 MARKS)

ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. K4&K5

16. a) Explain briefly the role of a money lender.

(OR)

b) Explain the various types of banks. Explain them briefly.

17. a) Explain the main role of Central bank.

(OR)

b) Explain the main functions of SBI.

18. a) What are the various features performed by Commercial banks in India?

(OR)

b) What are the objectives of lead bank scheme?

19. a) Distinguish between Co-operative bank and Commercial Bank.

(OR)

b) Examine the salient features and working of Regional Rural banks.

20. a) Write a brief note on the various types of finance provided by bank in recent times.

(OR)

b) Distinguish between Loans and advances.
