

NGM COLLEGE (AUTONOMOUS) POLLACHI**END-OF-SEMESTER EXAMINATIONS: DECEMBER- 2022**

B.COM-BANKING AND INSURANCE

MAXIMUM MARKS: 50

I SEMESTER

TIME: 3 HOURS

PART - III

INDIAN BANKING SYSTEM

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

(K1)

- The banks which provide long-term finance _____.
 - Exchange banks
 - Investment banks
 - Savings bank
 - Merchant bank
- Which of the following banks issues currency notes in India?
 - State Bank of India
 - Bank of India
 - Reserve Bank of India
 - Central Bank of India
- How do Commercial Banks create money?
 - Through Cash Reserve Ratio
 - Through Investing
 - Issue of Loans
 - Accepting New Deposits
- _____ aimed at providing credit or loan and other facilities to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs in rural areas.
 - Mahatma Gandhi National Rural Employment Gurantee Act (MNREGA)
 - Prime Minister Rural Development Fellows Scheme
 - The Rural area Regulatory Board
 - The Regional Rural Banks
- Which year was the RBI nationalised?
 - 1971
 - 1956
 - 1949
 - 1935

ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES

(K2)

6. Indicate which banking system ensures stability.
7. Explain nationalisation of Banks.
8. Define commercial bank?
9. Indicate which committee was constituted for restructuring the Regional Rural Banks?
10. Explain the “Banker's Bank” .

SECTION – B**(5 X 3 = 15 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.****(Qn. No. 11 to 15 Questions for Short Answers with internal choices) (K3)**

11. a) Describe the banking system in India.
(OR)
b) Dramatize the Investment Banking.
12. a) Examine the management of RBI.
(OR)
b) Sketch the functions of state bank of India.
13. a) Show the objectives of Lead Bank Scheme.
(OR)
b) Describe the Self -Employment Scheme for Educated Unemployment Youth.
14. a) Discover the objectives of Regional Rural Banks.
(OR)
b) Compare Commercial Banks and Cooperative Banks.
15. a) Describe the objectives of banking regulation act 1949.
(OR)
b) List out the steps for amalgamate banking companies.

SECTION – C**(5 X 5 = 25 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.****(Qn. No. 16 to 20 Questions for Long Answers with internal choices) (K4 (Or) K5)**

16. a) Classify the banks in India.
(OR)
b) Discuss the advantages of Branch Banking.
17. a) Summarise the functions of RBI.
(OR)
b) Interpret the impact of demonetization.
18. a) Evaluate the contribution of commercial banks towards economic development.
(OR)
b) Describe the village adoption scheme by banks.
19. a) Examine the functions of Regional Rural Banks
(OR)
b) Sketch the three tier structure of co-operative banks.
20. a) Determine the capital requirements and licensing of banks.
(OR)
b) Discuss the powers of RBI.