

3 SEM TDC IBSM 1 (Sp) (N/O)

2017

(November)

COMMERCE

(Speciality)

Course : 301

(Indian Banking System)

*The figures in the margin indicate full marks
for the questions*

(New Course)

Full Marks : 80

Pass Marks : 24

Time : 3 hours

1. (a) Answer the following questions in brief :

1×6=6

- (i) What is scheduled bank?
- (ii) What is narrow banking?
- (iii) In which year the RBI was nationalized?
- (iv) What is the major source of bank funds?



(2)

(v) In which year 'social control over banks' was imposed?

(vi) Write the full form of POS machine.

(b) Write the full forms of the following :

1×2=2

(i) NDTL

(ii) CBLO

2. Briefly explain any *four* of the following :

4×4=16

(a) Role of rural banks in Indian economy

(b) Bridge loan

(c) Retail banking

(d) Subsidiary functions of commercial banks

(e) Green banking

3. (a) Discuss the development of banking in India after Independence.

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Or

(b) Discuss the provisions of the Banking Regulation Act, 1949 relating to loans and advances and branch expansions.

7+7=14

4. (a) What do you mean by unit banking? Explain the advantages and disadvantages of unit banking.

2+6+6=14

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(Continued)

(3)

Or

(b) Differentiate between the following :

7+7=14

(i) Narrow banking vs. Universal banking

(ii) Private banking vs. Public banking

5. (a) Give an account of the salient features of the investment policy of the Indian commercial banks.

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Or

(b) What do you mean by nationalization of banks? Enumerate the achievement of Indian banking system after nationalization.

4+10=14

6. (a) What do you mean by E-banking? State the advantages and disadvantages of E-banking.

4+5+5=14

Or

(b) Briefly explain the following :

7+7=14

(i) Factoring services

(ii) Phone banking

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(Turn Over)