

**PARUL UNIVERSITY**  
**FACULTY OF COMMERCE**  
**B.Com. (Hons) Summer 2018–19 Examination**

**Semester: 1****Subject Code: 16100104****Subject Name: Indian Banking System****Date: 22/ 04/ 2019****Time: 10:30am To 01:00pm****Total Marks: 60****Instructions:**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

**Q.1 Do as directed.****A) Multiple choice type questions. (Each of one mark)****(06)**

1. From following are Foreign Bank
 

a) Standard chartered bank	b) HSBC
c) City bank	d) All of above
2. The Presidency Bank was merged and renamed in ...
 

a) 1921	b) 1955
c) 1989	d) 1935
3. co-operative banks work on a .....basis
 

a) “only profit, no loss”	b) “profit and loss both”
c) “no profit, no loss”	d) None of above
4. The State Co-operative Banks attract deposits from the.....
 

a) share capital	b) richer urban classes
c) loans from the State Bank	d) All of above
5. Punjab national bank is..... bank
 

a) Private	b) Public
c) co-operative	d) Central
6. LABs were required to have a minimum capital of Rs.....
 

a) 5 crore	b) 6 crore
c) 7 crore	d) 4 crore

**B) Definitions / One-liners / Terms. (Each of one mark)****(06)**

1. Who is current governor of RBI?
2. Reverse Repo rate
3. Bank
4. What is SLR?
5. Describe Monetary policy
6. Full form of CIBIL

**Q.2 Numerical / Short Note Questions. (Each of 04 mark)****(12)**

1. Which are the points which affect customer credit score according to CIBIL?
2. Economic growth V/S Economic development
3. write note on LABs

**Q.3 Answer the following. (Any Three)****(18)**

1. State down various 12 department name of RBI
2. Explain in detail about IDBI.
3. Write down objective of LIC
4. Describe objective of NHB

**Q.4 Answer the following. (Any two)****(18)**

1. Describe SEBI as well as discuss its important function.
2. Explain various primary and secondary function of banking in detail.
3. Write down various Bank Fair Practice Code.