

Seat No: _____

Enrolment No: _____

PARUL UNIVERSITY
FACULTY OF COMMERCE
B.Com (Hons) Winter 2017 – 18 Examination

Semester: 1

Date: 09/12/2017

Subject Code: 16100104

Time: 10:30am to 01:00pm

Subject Name: Indian Banking System

Total Marks: 60

Instructions:

1. Attempt all questions as directed.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.

Q.1 (A) MCQ

(12)

1. What is the rate at which RBI borrows funds for very short term from the commercial banks called?
 - a) Repo rate
 - b) Bank rate
 - c) Reverse Repo rate
 - d) Open market rate
2. The EXIM Bank was established in ____ year under the Export Import Bank of India Act, 1981.
 - a) 1992
 - b) 1982
 - c) 1882
 - d) 1892
3. Overdraft Facility is a part ____ function of Banking.
 - a) Accepting Deposits
 - b) Granting Loans
 - c) Agency Functions
 - d) Utility Functions
4. Which is the apex bank in Housing sector?
 - a) EXIM Bank
 - b) RBI
 - c) LIC
 - d) NHB
5. The central government has __ % shares in equity of RRBs.
 - a) 25%
 - b) 15%
 - c) 50%
 - d) 35%
6. ____ provides financial assistance to various banks for rural and agricultural development.
 - a) NABARD
 - b) UTI
 - c) NHB
 - d) IDBI

(B) Do as directed

1. Give example of a Public Sector Bank and Private Sector Bank.
2. What is the full form of LIC and GIC?
3. When was IDBI established?
4. Define Economic Development.
5. What are LABs? Define.
6. What is a scheduled bank?

- Q.2** Answer the following. (All Compulsory) **(12)**
- A. Briefly explain the three tiers of cooperative bank.
 - B. Explain the Objectives of SEBI.
 - C. Write a note on various forms of banking. Explain any 4.
- Q.3** Answer the following. (Any Three out of Four) **(18)**
- A. Give meaning of RBI and explain its functions.
 - B. Explain the concept and functions of NABARD.
 - C. Write in detail about Banking Fair Practices Code.
 - D. Write in detail about CIBIL.
- Q.4** Answer the following. (Any Two out of Three) **(18)**
- A. Explain the Instruments of Monetary Policy in Detail.
 - B. Explain the concept of Credit Creation with the help of an Example.
 - C. Explain in detail the concept, capital structure, organizational structure and the functions of UTI.