

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

Semester: 1

Subject Code: 16100104

Subject Name: Indian Banking System

Date: 04/12/2018

Time: 10:30am to 1:00pm

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. The Presidency Bank was merged and renamed in ...
 - a) 1921
 - b) 1955
 - c) 1989
 - d) 1935
2. What is the name of 1st bank in India?
 - a) Bank of Bengal
 - b) Bank of Bombay
 - c) Bank of Madras
 - d) Bank of Kolkata
3. co-operative banks work on abasis
 - a) "only profit, no loss"
 - b) "profit and loss both"
 - c) "no profit, no loss"
 - d) None of above
4. RBI is..... Bank in India
 - a) Foreign
 - b) Apex
 - c) Private
 - d) Stat
5. LABs were required to have a minimum capital of Rs.....
 - a) 5 crore
 - b) 6 crore
 - c) 7 crore
 - d) 4 crore
6. The Sponsor Bank has..... share in RRBs
 - a) 15%
 - b) 25%
 - c) 50%
 - d) 35%

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

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

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

1. Explain RRB.
2. Describe in detail about structure of Co-operative bank
3. What are the points which affect customer credit score according to CIBIL?

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

1. Write note on GIC
2. State down various 12 department name of RBI
3. Describe objective of EXIM
4. write down function of NABARD

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

1. Write down various Bank Fair Practice Code.
2. Explain various form of banking in detail.
3. Describe RBI as well as discuss objectives and organization structure of RBI.