

Total No. of Questions : 4]

SEAT No. :

**PD895**

[Total No. of Pages : 4

[6439]-7

**S.Y. B.Com.**

**236 (B) : BANKING AND FINANCE - I**

**Indian Banking System**

**(2019 Pattern) (Semester - III)**

*Time : 2½ Hours]*

*[Max. Marks : 50*

*Instructions to the candidates:*

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

**Q1) A) Fill in the blanks with the most appropriate alternative (any Five) : [5]**

- i) In \_\_\_\_\_ the Government of India nationalised 14 banks.
  - a) 1935
  - b) 1934
  - c) 1969
  - d) 1980
- ii) The Reserve Bank of India was established in the year \_\_\_\_\_.
  - a) 1955
  - b) 1935
  - c) 1951
  - d) 1980
- iii) The rate at which the RBI lends money to Commercial Bank is called \_\_\_\_\_.
  - a) Bank Rate
  - b) Cash Reserve Ratio
  - c) Repo Rate
  - d) Reverse Repo Rate
- iv) The structure of short- and medium-term loan in Co- operative Sector is \_\_\_\_\_.
  - a) One-tiered
  - b) Two-tiered
  - c) Three-tiered
  - d) Multi-tiered
- v) \_\_\_\_\_ functions as the banker to the central and state governments.
  - a) U.T.I.
  - b) RBI
  - c) SBI
  - d) ICICI
- vi) \_\_\_\_\_ is the first Presidency Bank of India.
  - a) East India Company
  - b) Bank of Bengal
  - c) Bank of Bombay
  - d) Bank of Madras

**P.T.O.**

B) Match the following : [5]

Column A	Column B
i) Hilton young Commission	a) 1980
ii) Second phase of Nationalization	b) RBI
iii) Regional Rural Banks	c) 1991
iv) Bankers Bank	d) 1975
v) New Private Banks	e) Creation of Central Bank

Q2) Write a Short Notes (Any 2) : [10]

- a) Impact of COVID -19 on Indian Banking
- b) Bank Rate
- c) Foreign Banks
- d) Objectives of Regional Rural Banks

Q3) a) Explain the structure of Indian Banking system. [8]

b) Explain the general functions of Reserve Bank of India. [7]

Q4) a) Explain the characteristics of Private Banks. [8]

b) Define Public Sector Bank and explain its features. [7]





ब) जोड्या लावा. [5]

गट-अ

गट-ब

- |                                  |                              |
|----------------------------------|------------------------------|
| i) हिल्टन यंग आयोग               | अ) 1980                      |
| ii) राष्ट्रीयीकरणाचा दूसरा टप्पा | ब) RBI                       |
| iii) प्रादेशिक ग्रामीण बँक       | क) 1991                      |
| iv) बँकांची बँक                  | ड) 1975                      |
| v) नवीन खाजगी बँका               | इ) मध्यवर्ती बँकेची निर्मिती |

प्र.2) टिपा लिहा. (कोणत्याही दोन) [10]

- अ) कोव्हिड - 19 चा भारतीय बँक क्षेत्रावर झालेला परिणाम
- ब) बँक दर
- क) विदेशी बँक
- ड) प्रादेशिक ग्रामीण बँकांची उद्दिष्ट्ये

प्र.3) अ) भारतीय बँक व्यवस्थेची रचना स्पष्ट करा. [8]

ब) भारतीय रिझर्व्ह बँकेची सामान्य कार्ये स्पष्ट करा. [7]

प्र.4) अ) खाजगी बँकांची वैशिष्ट्ये स्पष्ट करा. [8]

ब) सार्वजनिक बँकेची व्याख्या लिहून त्याची वैशिष्ट्ये स्पष्ट करा. [7]

