



'সমানো মন্ত্র: সমিতি: সমানী'

**UNIVERSITY OF NORTH BENGAL**

B.Com. Honours Part-III Examination, 2022

**B.COM.**

**PAPER-3H8**

**INDIAN BANKING SYSTEM**

**(Honours in Finance)**

Time Allotted: 4 Hours

Full Marks: 100

*The figures in the margin indicate full marks.*

**GROUP-A**

**Answer any four questions**

15×4 = 60

1. Define the term 'Banking'. Enumerate the services and functions the banks are allowed to undertake as per Section 6(1) of Banking Regulation Act, 1949. 3+12=15
2. (a) Distinguish between 'commercial banking' and 'universal banking'. 6+9=15  
(b) Discuss the types of relationship exist between a banking company and its customers.
3. What are the products and services of retail banking? What do you mean by mixed banking? What are the difficulties of mixed banking? 5+2+8=15
4. What are the features of a cooperative bank? What are the weaknesses of a cooperative bank? Discuss the measures taken by the RBI to revive the operations of the cooperative banks. 5+5+5=15
5. Discuss the role of commercial banks in the economic development of our country. 15
6. Discuss the functions of the Reserve Bank of India (RBI). Discuss the measures that the RBI can opt for the purpose of credit control. 10+5=15
7. What is 'investment banking'? Discuss its benefits. What are the causes behind mounting of Non-Performing Assets (NPAs) in bank balance sheet? State the recommendations of Narasimham Committee regarding management of NPAs. 2+3+5+5=15

8. Describe the various functions performed by the State Bank of India (SBI). 9+6=15  
Enumerate the working procedure of the SBI.

**GROUP-B**

9. Answer any *four* questions: 5×4 = 20
- (a) What is securitization? What is its use in commercial banking? 2+3 = 5
  - (b) Distinguish between 'repo rate' and 'bank rate'. 5
  - (c) Write a short note on 'Banking in the New Millennium'. 5
  - (d) State advantages and disadvantages of online banking. 5
  - (e) What is 'Credit multiplier'? How it can be increased and decreased? 2+3 = 5
  - (f) Distinguish between 'CRR' and 'SLR'. 5
  - (g) Discuss the steps that RBI can take to stabilise price in the economy. 5
  - (h) Distinguish between regional rural bank and cooperative bank. 5

**GROUP-C**

10. Answer any *ten* questions: 2×10 = 20
- (a) Give example to two non-scheduled banks.
  - (b) What is 'moral hazard'?
  - (c) What do you mean by MIBOR?
  - (d) What is term deposit?
  - (e) What is prime lending rate?
  - (f) What do you mean by priority sector lending?
  - (g) Does a commercial bank issue credit card?
  - (h) Name two regional rural banks in India.
  - (i) What is IFSC Code of bank?
  - (j) What is the full form of DCCBs?
  - (k) What is money market?
  - (l) What is commercial bill?
  - (m) What do you mean by custodian service of a bank?
  - (n) Give examples of two development banks.
  - (o) Who is a 'lender of last resort'?

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