

DNYANSAGAR ARTS AND COMMERCE COLLEGE, BALEWADI, PUNE – 45

Subject: Banking and Finance I (236 B)

CLASS: SYB.Com (Sem – III) (2019 PATTERN)

Question Bank

Unit 1: Indian Banking System

Q1) Write short notes on: (5 Marks each)

- a) Central Bank
- b) Commercial Bank
- c) Cooperative Bank
- d) IDBI
- e) SIDBI
- f) NABARD
- g) EXIM
- h) IIBI
- i) Regional Rural Banks
- j) Local Area Banks

Q2) Answer the following questions: (10 Marks each)

- a) Explain the structure of Banking System in India?
- b) Distinguish between Scheduled and Non Scheduled Banks?
- c) Explain the role of Banking System in Indian Economy?
- d) Explain in detail the impact of COVID 19 on Banking Sector in India?
- e) Explain the evolution of Indian Banking System?
- f) Explain various challenges faced by Indian Banks?
- g) Explain in detail the various types of development Banks?

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Unit 2: Central Banking

Q1) Answer the following questions: (5 Marks each)

- a) Explain in detail Central Banking?
- b) Explain issue of currency as functions of RBI?
- c) Explain banker to banks as functions of RBI?
- d) Explain banker to government as functions of RBI?
- e) Explain clearing house as functions of RBI?
- f) Explain manager of foreign reserve as functions of RBI?
- g) Explain bank rate and repo rate?
- h) Explain CRR and SLR?
- i) Explain the concept of Exchange Control?
- j) Explain the concept of moral persuasion?

Q2) Answer the following questions: (10 Marks each)

- a) Explain the evolution of Reserve Bank of India?
- b) Explain the Functions of Reserve Bank of India?
- c) Explain the Qualitative methods of credit control?
- d) Explain the Quantitative methods of credit control?
- e) Explain in detail various instruments of credit control?
- f) Briefly explain the history of Reserve Bank of India?
- g) Explain present currency system in India?
- h) Write the main features of present currency system in India?

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Unit 3: Private Banking

Q1) Answer of the following questions: (5 Marks each)

- a) What do you mean by Private Sector Banks?
- b) State the features of Private Sector Banks?
- c) What do you mean by Old private sector banks?
- d) What do you mean by new private sector banks?
- e) What is meant by foreign banks?
- f) Write down the list of various old private sector banks in India.
- g) Write down the list of various new private sector banks in India.
- h) Write down the list of various foreign banks in India.

Q2) Answer the following questions: (10 Marks each)

- a) Explain the meaning and features of Private Sector Banks?
- b) Explain in detail the classification of Private Banks?
- c) Discuss the role and performance of Private Sector Banks in India?
- d) Discuss the various challenges faced by Private Sector Banks in India?
- e) Explain the history of Private sector banks?
- f) Explain the functions of foreign Banks?
- g) Explain in detail the role of private banking in economic development?
- h) Explain the difference between old private sector banks and new private sector banks?

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Unit 4: Public sector Banking

Q1) Answer the following questions: (5 Marks each)

- a) What is meant by public sector banks?
- b) Explain the various features of public sector banks?
- c) Distinguish between Public Sector Banks and Private Sector Banks?
- d) What is meant by nationalization?
- e) Explain the objectives of Nationalization of banks?
- f) Explain the history of Regional Rural Banks?
- g) Write down the objectives of Regional Rural Banks?
- h) Explain the concept of Lead Bank Scheme?
- i) Explain the evolution of State bank of India?
- j) Explain the progress of Lead Bank Scheme?

Q2) Answer the following questions: (10 Marks each)

- a) Define Public Sector Banks and also explain its features?
- b) Explain the functions and role of State Bank of India?
- c) Explain the arguments for and against the Nationalization of Banks in India?
- d) Discuss the functions and problems faced by Regional Rural Banks (RRBs) in India?
- e) What is meant by SBI? Explain the history and evolution of SBI?
- f) Explain in detail the objectives of Nationalization of banks?
- g) Explain various achievements of banks in the post-nationalization period?
- h) Explain the functions of Lead Bank Scheme?
- i) Explain various problems faced by LBS?
- j) Write down the various challenges faced by Public Sector Banks?

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