Reg. No…… Name……..

BA BSc BCOM DEGREE END SEMESTER EXAMINATION - NOVEMBER 2025

UGP (HONS.) SEMESTER - 1: DISCIPLINE SPECIFIC COURSE

COURSE: 24UECODSC103 - INDIAN BANKING SYSTEM

(For Regular 2025 & Improvement/Supplementary 2024 Admission)

Time: 2 hours **Marks: 70**

Part A

Answer any four questions. Each question carries 2 marks.

1. Define Bank (R, CO1)
2. Name the Apex Banking Institution in India. (R, CO1)
3. State one key objective of the State Bank of India. (R, CO2)
4. Mention the purpose of the Banking Regulation Act, 1949. (U, CO3)
5. List one primary function of RRB (R, CO4)
6. Explain Monetary Policy (R, CO5)

(4 x 2= 8)

Part B

Answer any four questions. Each question carries 8 marks.

7. Explain the features of the Indian Banking System. (U, CO1)
8. Trace the brief history of the State Bank of India and discuss its role in the development of the Indian banking sector. (U, CO2)
9. Elaborate on the social control of banks as envisioned under the Banking Regulation Act, 1949. (An, CO3)
10. Explain the functions of Co-operative banks in achieving financial inclusion. (U, CO4)
11. Explain the qualitative credit control instruments available to the RBI. (An, CO5)

(4 x 8 = 32)

Part C

Answer any 2 questions. Each question carries 15 marks.

12. The Indian banking landscape is diverse and multi-layered. Critically examine the structure and organization of the Indian banking system (E, CO1)

13. The State Bank of India is not just a bank, but a financial institution shaping the nation's economy. Critically analyse this statement with reference to SBI's organizational structure, its working, and its progress in fulfilling its national objectives. (E, CO2)

14. Evaluate the role and performance of Regional Rural Banks (RRBs) in promoting balanced regional development and financial inclusion in rural India. (E, CO4)

15. "The Reserve Bank of India is the cornerstone of India's financial stability. " In light of this statement, discuss the traditional functions of the RBI (E, CO5)

(2 x 15= 30)