

**TILAK MAHARASHTRA VIDYAPEETH, PUNE**  
**MASTER OF COMMERCE (M.COM.)**  
**EXAMINATION : MAY - 2022**  
**FIRST SEMESTER**  
**Sub: Central Banking (MCB-112)**

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**Date: 27/05/2022**

**Total marks: 100**

**Time: 02.00 pm to 05.00 pm**

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**Instruction: All questions are compulsory.**

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**Q. 1. Answer the following questions. (Attempt any three) (30)**

1. What are various forms of control RBI has over bank management? Elucidate.
2. Explain in detail the various functions of RBI.
3. How licenses for different types of branches are issued? Discuss.
4. What is Currency Chest? What are its functions?
5. What are the functions of NBFC? Explain the various types of NBFCs.

**Q.2 Answer the following questions. (Attempt any three) (30)**

1. Write a short note on "RBI's maintenance of Government Accounts".
2. What are the key activities of IMF? Discuss.
3. Discuss the relationship between IMF, India and Reserve Bank of India.
4. Describe the objectives, roles, functions and performance of SAARC.
5. What are the functions of Department of Non-Banking Supervision?

**Q.3 Write short notes. (Attempt any four) (20)**

1. World Trade Organization
2. Board for Financial Supervision
3. NBFC
4. CIBIL
5. International Monetary Fund (IMF)
6. RBI's Department of Currency Management

**Q.4A. Answer in one Sentence (Any 5) (10)**

1. Write the full form of CIBIL
2. What is meant by NBFC?
3. What is International Monetary Fund
4. Which is the Central Bank of India?
5. Write the full form of NDTL.
6. What is IRDA?
7. Write the full form of SAARC.

**Q.4B. Select the correct Alternatives (Attempt any Ten)**

**(10)**

1. The RBI was inaugurated on ..... as a shareholders' institution and the Act provided for the appointment by the central government of the governor and two Deputy Governors.  
a) April 1, 1935  
b) January 1, 1949  
c) April 1, 1934  
d) January 1, 1933
2. .... is defined either as the devaluation of a currency or equivalently the rise of prices relative to a currency.  
a) Inflation  
b) Deflation  
c) Stagflation  
d) Depression
3. The Reserve Bank manages ..... and issues new loans on behalf of the Central and State Government.  
a) Public Debt  
b) Private Debt  
c) National Debt  
d) International Debt
4. .... of the Banking Regulation Act, 1949 refers to the restrictions on nature of subsidiary companies.  
a) Section 17  
b) Section 18  
c) Section 19  
d) Section 20
5. The banks should designate one of their specific branches in each district for the purpose of housing finance.  
a) True  
b) False  
c) Can't Say  
d) None of these
6. As a banker to banks, the Reserve Bank also acts as the 'lender of first resort'.  
a) True  
b) False  
c) Can't Say  
d) None of these
7. Ways and Means Advances are provided by .....  
a) The state Bank of India  
b) The Reserve Bank of India  
c) The Printing Press  
d) The Ministry of Finance
8. Indian banks no longer require a license from the reserve Bank for opening a branch at a place with population of below .....  
a) 50,000  
b) 75,000  
c) 1,00,000  
d) 1,50,000
9. The most visible and obvious power of many modern central banks is to .....  
a) influence the market prices of goods.  
b) influence the supply of money in the market.  
c) influence market interest rates.  
d) influence the demand in market.
10. The aggregate value of gold coin and gold bullion and foreign securities held in the Issue Department should not at any time be less than Rs. .... crore, of this, value of gold, not to be less than Rs. 115 crore.  
a) 115  
b) 215  
c) 300  
d) 200
11. Primary Objective of ..... is to undertake consolidated supervision of the financial sector comprising commercial banks, financial institutions and non-banking financial companies.  
a) BFS  
b) CIBIL  
c) RBI  
d) IRDA
12. Commercial Banks are required to maintain a certain portion of their Net demand and Time Liabilities (NDTL) in the form of ..... with the Reserve Bank  
a) Cheque  
b) Cash  
c) Demand Draft  
d) Credit