

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

Date: 9/6/2022

Total marks: 100

Time: 2.00 pm to 5.00 pm

Instruction: All questions are compulsory.

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

1. What is Currency Chest? What are its functions?
2. What is Non Banking Financial Company? What are its functions?
3. How does RBI perform the role of Banker to Central and state Governments?
4. What are the functions of NBFC? Explain the various types of NBFCs.
5. What are the procedures for granting license to a bank for operating in India? Explain.

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

1. Describe the objectives, roles, functions and performance of SAARC.
2. Explain the assets required for the backing of issue of currency notes.
3. What are the functions of Department of Non-Banking Supervision?
4. What are the assets required for backing of issue of currency notes? Explain.
5. RBI has certain control on banks about opening subsidiaries. Explain.

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

1. Board For Financial Supervision
2. NBFC
3. CIBIL
4. RBI's Department of Currency Management
5. World Trade Organization
6. RBI as the Government's Debt Manager.

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

1. Which is the central Bank of India?
2. What is the full form of IMF?
3. Write the full form of SAARC.
4. Write the full form of CIBIL.
5. What is meant by IRDA?
6. Write the full form of NBFC.

7. Write the full form of BFS.

Q4 B. Select the correct Alternatives (Attempt any Ten)

(10)

1. 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
2. Credit Information Companies (Regulation) Act provides that every credit institution in existence shall become a member of at least one
 - a) Association of credit companies
 - b) Credit information company
 - c) Credit company
 - d) Nationalized bank association
3. An account should be treated as if the outstanding balance remains continuously more of the sanctioned limit/drawing power.
 - a) 'Out of Order'
 - b) 'Out of Control'
 - c) 'Non Performing Asset'
 - d) 'Dead Account'
4. 1. Since inception in 1944, the world Bank has expanded from a single institute to closely associated group of
 - a) Two developmental institutions.
 - b) Many developmental institutions.
 - c) Ten developmental institutions.
 - d) Five developmental institutions.
5. 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) 1,00,0000
 - d) 1,50,000
6. 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
7. A Non-Banking Financial Company is a company registered under the Reserve Bank of India's Act, 1949.
 - a) True
 - b) False
 - c) Sometimes true
 - d) Sometimes false
8. The most visible and obvious power of many modern central banks is to influence market interest rates.
 - a) True
 - b) False
 - c) Sometimes true
 - d) Sometimes false
9. 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) 1,00,0000
 - d) 1,50,000
10. Ways and Means advances are provided by.....
 - a) Nationalized Banks
 - b) Public Sector Banks
 - c) Regional Rural Banks
 - d) None of the above

11. SAARC provides a platform for the people of to work together in a spirit of friendship, trust and understanding.

a) South Asia

b) North Asia

c) East Asia

d) West Asia

12. Estimates the quantity of notes (denomination-wise) that is likely to be required and places indents with various presses.

a) The Reserve Bank of India

b) The State Bank of India

c) The Ministry of Finance

d) The Printing Press

