

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 :60

Time: 2.00 pm to 4.30 pm

Instructions:

- 1) All questions are compulsory.
 - 2) Figures to the right indicate full marks.
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Q.1 Answer the following questions. (Attempt any two) (32)

1. What do you mean by Non-Banking Financial Company? Explain the functions of NBFC and its' various types.
2. How does RBI perform the role of Banker to Banks? Explain.
3. What are the procedures for granting license to a bank for operating in India? Explain.
4. Explain the main functions of Central Bank?

Q.2 Answer the following. (Attempt any one) (08)

1. RBI has certain control on banks about opening subsidiaries. Explain.
2. What is a currency chest? What are its functions? How it is managed? Elucidate.
3. Discuss the relationship between IMF, India and Reserve Bank of India.

Q.3 Write short notes. (Attempt any two) (10)

1. CIBIL
2. World Trade Organization (WTO)
3. RBI as the Government's Debt Manager.
4. International Monetary Fund (IMF)

Q.4 Select the Correct Alternatives (Attempt Any Ten) (10)

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.
2. 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'
3. Ways and Means Advances are provided by
 - a) Nationalized Banks
 - b) Public Sector Banks
 - c) Regional Rural Banks
 - d) Reserve Bank

4. The IMF was conceived in..... when representatives of 45 countries meeting in the town of Bretton Woods.
 - a) July 1942
 - b) June 1942
 - c) July 1945
 - d) June 1945
5. is the repository of information which has been pooled in by all Banks and lending institutions operating in India.
 - a) DBS
 - b) CIBIL
 - c) IRDA
 - d) CIR
6. For commencing banking operations in India, whether by an Indian or a foreign bank, a license from is required as a rule.
 - a) the State Bank
 - b) the Central Government
 - c) the Reserve Bank
 - d) the State Government
7. SAARC provides a platform for the people of to work together in a spirit of friendship, trust & understanding. South Asia to work
 - a) South Asia
 - b) East Asia
 - c) North Asia
 - d) West Asia
8. 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
9. Central Government is required to maintain a minimum cash balance with the Reserve Bank, Currently, this amount is on a daily basis and on Fridays.
 - a) Rs. 10 crore ; Rs, 100 crore
 - b) Rs. 100 crore ; Rs, 10 crore
 - c) Rs. 10 crore ; Rs, 10 crore
 - d) Rs. 100 crore ; Rs, 100 crore
10. 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
11. The Reserve Bank manages the and issues new loans on behalf of the Central and State Governments.
 - a) Government Accounts
 - b) Private Debt
 - c) Remittances
 - d) Public Debt
12. Primary objective of is to undertake consolidated supervision of the financial sector comprising commercial banks, financial institutions and non-banking finance companies.
 - a) Board for Financial Supervision (BFS)
 - b) CIBIL
 - c) RBI
 - d) IRDA