

Seat No.	
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**B.A. (Part - II) (Semester - III) Examination, May - 2018**

**ECONOMICS (Optional) (New) (Paper - IV)**

**Banks and Financial Institutions**

**Sub. Code : 61968**

**Day and Date : Thursday, 03 - 05 - 2018**

**Time : 03.00 p.m. to 05.00 p.m.**

**Total Marks : 50**



- Instructions:**
- 1) All questions are compulsory.
  - 2) Figures to the right indicate full marks.

**Q1) Choose suitable alternatives and complete the following sentences. [10]**

- i) Banks provide \_\_\_\_\_ facility only to holders of current account.
  - a) Cash-Credit
  - b) Loans
  - c) Overdraft
  - d) Discounting of bills
- ii) The money which is created by commercial banks is called \_\_\_\_\_.
  - a) Legal tender money
  - b) Credit money
  - c) Reserve money
  - d) Base money
- iii) \_\_\_\_\_ is the statement of liabilities and assets of a bank.
  - a) Profit and loss statement
  - b) Capital statement.
  - c) Investment report
  - d) Balance sheet
- iv) Price stability is a major objective of the \_\_\_\_\_ policy.
  - a) Monetary
  - b) Lending
  - c) Fiscal
  - d) Industrial
- v) Credit creation increases \_\_\_\_\_.
  - a) Real national income
  - b) Supply of money
  - c) Real wealth of the community
  - d) Purchasing power of money

- vi) Generally, from credit scoring \_\_\_\_\_ capacity of new borrower's is judged.
- |                   |                     |
|-------------------|---------------------|
| a) Loan repayment | b) Loan utilization |
| c) Economic       | d) Investment       |
- vii) Moral suation is the \_\_\_\_\_ instrument of credit control.
- |                |                 |
|----------------|-----------------|
| a) Optional    | b) Quantitative |
| c) Qualitative | d) Managerial   |
- viii) Reserve Bank of India nationalized on \_\_\_\_\_
- |                                |                                  |
|--------------------------------|----------------------------------|
| a) 1 <sup>st</sup> April, 1935 | b) 1 <sup>st</sup> January, 1949 |
| c) 1 <sup>st</sup> July, 1955  | d) 19 <sup>th</sup> July, 1969   |
- ix) \_\_\_\_\_ is secondary function of commercial bank.
- |                       |                      |
|-----------------------|----------------------|
| a) Advancing loans    | b) Cash-credit       |
| c) Accepting deposits | d) Transfer of money |
- x) Since April 2010, Reserve Bank of India has implemented \_\_\_\_\_ system instead of prime lending rate system.
- |              |                |
|--------------|----------------|
| a) Bank rate | b) Credit rate |
| c) Base rate | d) Reporate    |

**Q2)** Answer the following questions.

[20]

- a) Explain the credit control measures of Reserve Bank of India.

OR

What is financial inclusion? Discuss the need of financial inclusion in the context of Indian economy.

- b) Clarify the banking investment policy considering the principles of security, liquidity and profitability.

OR

Discuss the banker's (bank's) Rights and obligations.

**Q3)** Write short note on any four

[20]

- i) Primary functions of commercial banks.
- ii) Limitations of credit creation.
- iii) Powers of banking ombudsman
- iv) Objectives of monetary policy.
- v) Procedure of credit appraisal
- vi) Opening of a bank account



- viii) ..... या दिवशी भारतीय रिझर्व बँकेचे राष्ट्रीयीकरण करण्यात आले.
- अ) 1 एप्रिल 1935                      ब) 1 जानेवारी 1949
- क) 1 जुलै 1955                        ड) 19 जुलै 1969
- ix) ..... हे व्यापारी बँकेचे दुय्यम कार्य आहे.
- अ) कर्ज देणे                              ब) रोख कर्ज
- क) ठेवी स्वीकारणे                    ड) पैसे पाठविणे



प्र.2) खालील प्रश्नांची उत्तरे लिहा.

[20]

- अ) भारतीय रिझर्व बँकेची पतनियंत्रणात्मक कार्ये स्पष्ट करा.

किंवा

वित्तीय समावेशन म्हणजे काय? भारताच्या दृष्टीने वित्तीय समावेशनाची गरज स्पष्ट करा.

- ब) सुरक्षितता, रोखता आणि लाभप्रदता या तत्वांच्या अनुषंगाने बँकेचे गुंतवणूक धोरण विशद करा.

किंवा

बँकरचे (बँकेचे) अधिकार आणि दायित्व स्पष्ट करा.

प्र.3) पुढीलपैकी कोणत्याही चार टीपा लिहा.

[20]

- i) व्यापारी बँकेची प्राथमिक कार्ये
- ii) पतनिर्मितीच्या मर्यादा
- iii) बँक लोकपालाचे अधिकार
- iv) चलनविषयक धोरणाची उद्दिष्टे
- v) कर्ज मुल्यांकनाची कार्यपध्दत
- vi) बँक खाते उघडणे

