

Total No. of Questions : 4]

SEAT No. :

**PA-1809**

[Total No. of Pages : 4

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**S.Y. B.Com.**

**246 (b) : BANKING & FINANCE - II**

**Indian Banking System - II**

**(2019 CBCS Pattern) (Semester - IV)**

*Time : 2½ Hours]*

*[Max. Marks : 50*

*Instructions to the candidates:*

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

**Q1) A) Fill in the blanks (Any 5) :**

**[5]**

- i) The structure of co-operative Banks providing long term loans is \_\_\_\_\_.
  - a) One Tier
  - b) Two Tier
  - c) Three Tier
  - d) Multi Tier
- ii) On \_\_\_\_\_ Industrial Development Bank of India was established as a wholly owned subsidiary of Reserve Bank of India.
  - a) 1 July 1964
  - b) 12 July 1949
  - c) 2 July 1982
  - d) 1 July 1955
- iii) A bank which controls the supply of credit in an economy is \_\_\_\_\_.
  - a) State Bank of India
  - b) Central Bank
  - c) Development Bank
  - d) Co-operative Bank
- iv) \_\_\_\_\_ bank is having maximum numbers of branches in India.
  - a) State Bank in India
  - b) Punjab National Bank
  - c) Bank of Baroda
  - d) Reserve Bank of India
- v) In \_\_\_\_\_ the insurance sector was opened up to the private sector.
  - a) 1991
  - b) 1999
  - c) 1998
  - d) 1982
- vi) Risk-weighted assets ratio of own funds of a bank is \_\_\_\_\_.
  - a) Capital Adequacy Ratio
  - b) Cash Reserve Ratio
  - c) Statutory Liquidity Ratio
  - d) None of the above

**P.T.O.**

B) Match the following: [5]

A	B
i) Indian co-operative Credit Societ's Act	a) 1982
ii) NABARD	b) 1904
iii) EXIM Bank	c) 1930
iv) Narsimham Committee	d) 1982
v) B.I.S.	e) 1991

Q2) Write short notes (Any 2): [10]

- a) State co-operative Banks.
- b) Industrial Credit and Investment Corporation of India (ICICI).
- c) Islamic Banks
- d) Capital Adequacy Norms.

Q3) a) Explain functions of primary agriculture credit society. [8]

b) Explain challenges before development banks in India. [7]

Q4) a) Explain functions of central banks. [8]

b) Discuss Basel-2 norms for Indian banks in detail. [7]





- ब) जोड्या लावा : [5]
- |                                   |         |
|-----------------------------------|---------|
| i) भारतातील सहकारी पतसंस्था कायदा | अ) 1982 |
| ii) नाबार्ड                       | ब) 1904 |
| iii) एक्झिम बँक                   | क) 1930 |
| iv) नरसिंहम समिती                 | ड) 1982 |
| v) B.I.S.                         | इ) 1991 |

प्र.2) टिपा लिहा. (कोणतेही दोन) [10]

- अ) राज्य सहकारी बँका  
ब) भारतीय औद्योगिक पत आणि गुंतवणूक महामंडळ (आय सी आय सी आय)  
क) इस्लामिक बँका  
ड) भांडवल पर्याप्तता निकष

प्र.3) अ) प्राथमिक कृषी पतसंस्थेची कार्ये स्पष्ट करा. [8]

ब) भारतातील विकास बँकांसमोरील आव्हाने स्पष्ट करा. [7]

प्र.4) अ) मध्यवर्ती बँकेची कार्ये स्पष्ट करा. [8]

ब) भारतीय बँकांबाबत असलेल्या बेसल-2 निकषांची सविस्तर चर्चा करा. [7]

