

SEAT No. _____

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Sardar Patel University

Vallabh Vidyanagar - 388120

Semester End Examination March/April 2018

S.Y.B.A. (advanced) Semester IV

UA04EEEC03-Banking and Financial System

Date: 20th April 2018

Total Marks: 60

Time: 2.00 pm to 4.00 pm

Note: Figures to the right indicate marks

Draw Diagrams and cite examples wherever necessary.

- Q:1 Attempt the following- (15)
- (1) Credits are
A) liability B) assets
C) neutral D) none of these
- (2) _____ does not affect credit creation by a commercial bank
A) Bank Rate B) SLR
C) CRR D) None of the above.
- (3) _____ is not an objective of commercial bank in developing economies
A) full employment B) price stability
C) economic growth D) None of the above
- (4) _____ is an instrument of monetary instrument
A) Credit Creation B) Taxation
C) Budget D) Bank rate
- (5) _____ of the following is a NBFI
A) PNB B) IFCI
C) SBI D) BOB
- (6) OMO stands for _____
- (7) CRR means _____
- (8) Define Bank Rate.
- (9) Dear money policy of RBI means _____
- (10) NBFI means _____
- (11) Narasimham committee was set up to study _____ reforms.
- (12) _____ is not a function of RBI.
A) Issue of currency notes B) Custodian of foreign exchange
C) Banker to the government D) Fixation of direct tax
- (13) _____ is not an economic role of commercial bank.
A) Multiple Credit Creation B) Open Market Operations
C) Acceptance of deposits D) None of these
- (14) Find the odd one out
A) UTI B) IDBI
C) ICICI D) SBI
- (15) Increase in repo rate leads to _____
A) Increase in interest rate B) Decrease in interest rate
C) Both A and B D) None of these

(P.T.O.)

- Q.2 Discuss the role of Central Bank in the economic development of a country. (15)
- OR
- Q.2 What are the various functions of commercial bank? (15)
- Q.3 Bring out role of NBFIs in the Indian financial system. (15)
- OR
- Q.3 Discuss various functions of Central Bank. (15)
- Q-4 Attempt ANY TWO of the following (15)
- A) instruments of monetary policy
 - B) financial market reforms
 - C) credit control
 - D) unorganised financial institutions

