

DR.M.W.P.W.S ARTS AND COMMERCE COLLEGE

KAMPTEE ROAD, NAGPUR

QUESTIONS BANK

B.COM 2ND YEAR 4TH SEM

SUB:- MONETARY ECONOMICS -2

16 MARKS

- 1) Write the meaning and evolution of Commercial banks and its Role in a developing economy.
- 2) Define Non-performing Assets and Explain their Criteria and Causes.
- 3) Explain the meaning and features of ATM. And also state its Advantages.
- 4) What is meant by EFT? State the Advantages and Disadvantages.
- 5) Discuss the various types of banks and customers relationship.
- 6) What is Demat Account? Explain the procedure of opening of Demat account.
- 7) Discuss the various Qualitative Credit Control method of RBI. State its limitations.
- 8) What is the meaning of credit control? How the credit control with the use of Quantitative method.

8 MARKS

- 1) Define 'Commercial Bank' . and write the functions of a commercial bank.
- 2) Briefly describe the 'Credit creation's process.
- 3) Explain the limitations of credit creation.
- 4) State the Investment Policy of commercial bank.
- 5) Explain the merits and demerits of credit card.
- 6) Write detail note on ECE.
- 7) Differentiate between Credit card and e-purse.
- 8) State the essential elements of EFT.
- 9) Discuss the steps involved for closing a saving bank account in commercial bank.
- 10) State the features and advantages of Demat Account.
- 11) What are the methods of calculating Interest rates on Deposits and loans?
- 12) Differentiate between Debtors and Creditors.
- 13) Explain the Objectives and Functions of Central Bank.
- 14) Describe the open market operation of RBI.
- 15) Discuss the objectives of Credit Control by central bank.
- 16) What do you understand by credit rationing? And its limitations.

4 MARKS

- 1) Which are the principles of Investment policy of Commercial bank.
- 2) Define the term 'Non-performing Assets'.
- 3) State the functions of commercial bank.
- 4) Explain the causes of NPA.
- 5) Write the concept of Plastic Card.
- 6) Differentiate between Laser card and Smart card.
- 7) What is the meaning of e-purse.
- 8) State the features of Credit cards.

- 9) Differentiate between Trustee and Beneficiary.
- 10) How to Opening of saving and current account? Explain.
- 11) State the Advantages of Demat Account.
- 12) Explain the meaning of Customer regarding bank.
- 13) What are the Functions of Central Bank?
- 14) Write short note on Repo Rate.
- 15) Explain concept of credit rationing by central bank.
- 16) Write note on Cash Reserve Ratio.

SUBJECT TEACHER :- ASHWINI A. LANDGE