

GOVERNMENT DIPLOMA IN CO-OPERATION AND ACCOUNTANCY

SUNDAY, 25th MAY 2025

(Time : 2.00 P.M. to 5.00 P.M.)

(Maximum Marks - 100)

CO-OPERATIVE BANKING AND CREDIT SOCIETIES

PAPER - VI

(Version - English and Marathi)

- N. B. :-** (1) Attempt all questions.
(2) Figures to the right indicate full marks.
(3) English version shall be considered as authentic.

Marks

1. (A) What do the following abbreviations stand for ?

05

- (1) PACS
- (2) DICGC
- (3) NPA
- (4) SLR
- (5) RTGS

(B) Fill in the blanks.

05

- (1) The word BANKO is derived from language.
- (2) In Maharashtra Crop Loan is provided by
- (3) The Commercial Banks are nationalised for the first time in the year
- (4) The Reserve Bank of India was nationalised on
- (5) Loan holder is of bank.

(C) State with reasons wheather the following statements are true or false.

10

- (1) Co-operative Banks are the controllers of credit.
- (2) A Pass-Book is issued for a fixed deposit.
- (3) The recommendation of National Co-operative Bank was made by Khushro Committee.
- (4) Due to Clearing House, the transactions of exchange are settled within the minimum time.
- (5) Urban Co-operative Banks can admit to another Co-operative Society as a member.

2. Write short notes about 50 words. (any four)

20

- (1) Types of Cheques.
- (2) Objectives of Primary Agricultural Co-operative Credit Society.
- (3) Non-Performing Asset.
- (4) Banker-Customer relationship.
- (5) Functions of NABARD

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Marks

30

3. Answer in 150 words. (any three)

- (1) Explain the functions of District Central Co-operative Bank.
- (2) State the advantage of Internet Banking.
- (3) Types of Customers.
- (4) Function of Clearing House.

4. Answer in 500 words. (any two)

- (1) Discuss the various function of RBI.
- (2) Explain object and function of State Co-operative Banks.
- (3) Explain the institutional and non-institutional agriculture credit source.

30

1. (A)

- (1) PACS
- (2) DICGC
- (3) NPA
- (4) SLR
- (5) RTGS

(B) Fill in the blanks

- (1) The word BANKO is derived from language.
- (2) In Maharashtra Crop Loan is provided by
- (3) The Commercial Banks are nationalised for the first time in the year
- (4) The Reserve Bank of India was nationalised on
- (5) Loan holder is of bank.

(C)

- (1) State with reasons whether the following statements are true or false.
- (2) Co-operative Banks are the controllers of credit.
- (3) A Pass-Book is issued for a fixed deposit.
- (4) The recommendation of National Co-operative Bank was made by Khushroo Committee.
- (5) Due to Clearing House, the transactions of exchange are settled within the minimum time.
- (6) Urban Co-operative Banks can admit to another Co-operative Society as a member.

Write short notes about 50 words (any four)

- (1) Types of Cheques.
- (2) Objectives of Primary Agricultural Co-operative Credit Society.
- (3) Non-Performing Asset.
- (4) Banker-Customer relationship.
- (5) Functions of NABARD.

मराठी रूपांतर

सहकारी बँक, संस्था व इतर वित्तीय संस्था

पेपर-६

- सूचना :-- (१) सर्व प्रश्न सोडविणे आवश्यक आहे.
 (२) उजवीकडील अंक प्रश्नाचे गुण दर्शवितात.
 (३) इंग्रजी माध्यमातील प्रश्नपत्रिका अधिकृत समजली जाईल.

१. (अ) पुढील संक्षिप्त रूपे पूर्ण स्वरूपात लिहा.

(१) PACS

(२) DICGC

(३) NPA

(४) SLR

(५) RTGS

(ब) रिकाम्या जागा भरा.

- (१) 'बँको' हा शब्द भाषेतून आला आहे.
 (२) महाराष्ट्रात शेतीला पीक कर्ज कडून मिळते.
 (३) व्यापारी बँकांचे राष्ट्रीयीकरण प्रथमतः या वर्षी झाले.
 (४) भारतीय रिझर्व्ह बँकेचे राष्ट्रीयीकरण साली झाले.
 (५) कर्जदार हा बँकेचा असतो.

(क) पुढील विधाने चूक की बरोबर ते कारणांसहित लिहा.

- (१) सहकारी बँका पतनियंत्रण करतात.
 (२) मुदत ठेवीसाठी पासबुक दिले जाते.
 (३) खुस्रो समितीने राष्ट्रीय सहकारी बँक स्थापना करण्याची शिफारस केली.
 (४) निरसन गृहाचे कार्यामुळे देण्या-घेण्याचे व्यवहार कमीत कमी वेळात पूर्ण होतात.
 (५) नागरी सहकारी बँक इतर कोणत्याही संस्थेला सभासद म्हणून प्रवेश देऊ शकते.

२. प्रत्येकी ५० शब्दात टिपा लिहा. (कोणत्याही चार)

- (१) धनादेशाचे प्रकार
 (२) प्राथमिक कृषी सहकारी पतसंस्थांचे उद्देश
 (३) अकार्यक्षम मत्ता
 (४) बँक-ग्राहक परस्पर संबंध
 (५) 'नाबार्ड'ची कार्ये

गुण

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३. प्रत्येकी १५० शब्दात उत्तरे लिहा. (कोणतेही तीन)

- (१) जिल्हा मध्यवर्ती सहकारी बँकेची कामे सविस्तर लिहा.
- (२) इंटरनेट बँकिंगचे फायदे लिहा.
- (३) ग्राहकांचे प्रकार.
- (४) समाशोधन गृहाचे कार्य लिहा.

४. प्रत्येकी ५०० शब्दात उत्तरे लिहा. (कोणतेही दोन)

- (१) रिझर्व्ह बँक ऑफ इंडियाच्या विविध कार्यांची चर्चा करा.
- (२) राज्य सहकारी बँकेचे उद्देश व कार्याची माहिती लिहा.
- (३) कृषी पतपुरवठ्याचे संस्थात्मक व बिगर संस्थात्मक मार्ग स्पष्ट करा.