

D 91103

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Name.....85.....

Reg. No.....

FIFTH SEMESTER (UG-CCSS) DEGREE EXAMINATION, NOVEMBER 2015

Open Course

EC 5D 03—BANKING

(2009–2012 Admissions)

Time : Three Hours

Maximum : 30 Weightage

Answers may be written either in English or in Malayalam.

Part A

Answer all twelve questions.

I. Multiple choice questions :

1. Unit banking system is prevalent in :

- (a) Great Britain. (b) USA.
(c) India. (d) Canada.

2. Deposits created by banks in the process of granting credit is termed as:

- (a) Derivative deposits. (b) Primary deposits.
(c) Saving deposits. (d) None of these.

3. RBI has a monopoly in the issue of :

- (a) Credit money. (b) Paper currency.
(c) Bank money. (d) None of these.

4. The Central Bank in India is :

- (a) The RBI. (b) The Reserve Bank.
(c) The SBI. (d) IDBI.

II. Fill in the blanks :

5. The market for short term lending and borrowing is known as _____.
6. Accepting of deposits and lending of money are _____ functions of commercial banks.
7. Shares issued to existing share holders is called _____.
8. Treasury bills market is a submarket of _____ market.

III. Answer in a word/sentence :

9. Negotiable instruments.
10. Money market.

Turn over

11. Treasury bills.
12. Crossing of a cheque.

(12 × ¼ = 3 weightage)

Part B (Short Answer Type Questions)

Answer all nine questions.

13. What is a Central Bank ?
14. Define bank rate.
15. What is mixed banking ?
16. What is a NBFBI ?
17. Define Merchant bank.
18. Explain banker's bank.
19. What is meant by balance sheet of a bank ?
20. Define acceptance house ?
21. Distinguish between Money market and Capital market.

(9 × 1 = 9 weightage)

Part C (Short Essays or Paragraphs Questions)

Answer any five questions from seven.

22. Distinguish between a Central bank and Commercial bank.
23. What are Scheduled banks and state the advantages enjoyed by a Scheduled bank ?
24. Explain the process of credit creation by banks.
25. Briefly explain the Objectives of bank Nationalization in India.
26. What are the requirements of a Good Money Market ?
27. What are the functions of a Development bank ?
28. Enumerate the main sources of a bank's funds.

(5 × 2 = 10 weightage)

Part D (Essay Questions)

Answer any two questions from three.

29. Examine the structure and functions of Commercial banks in India.
30. Explain the role and functions of Central Bank.
31. What are Development banks? Examine the structure of Development banks in India.

(2 × 4 = 8 weightage)