

20P328

(Pages: 3)

Name.....

Reg. No.....

THIRD SEMESTER M.A. DEGREE EXAMINATION, NOVEMBER 2021

(CBCSS-PG)

(Regular/Supplementary/Improvement)

CC19P ECO3 E03 - BANKING: THEORY AND PRACTICE

(Economics)

(2019 Admission onwards)

Time: Three Hours

Maximum: 30 Weightage

Part A

Answer *all* questions. Each question carries 1/5 weightage.

1. Who is the present governor of RBI?
a) Urjit Patel b) Raghuram Rajan c) Shaktikanta Das d) D.K Mittal
2. KYC means
a) Know your customer b) Know your character
c) Both of the above d) None
3. ATM means
a) Any time money b) Automated Teller Machine
c) All time Money d) None of the above
4. Defaulter of loan means.
a) Not paying loan instalments b) Bad reputation
c) Illegal activities d) None of the above
5. Oudh commercial bank was founded in
a) 1913 b) 1917 c) 1894 d) 1881
6. Which is the largest commercial bank of the country?
a) Bank of India b) SBI
c) Canara Bank d) Union Bank of India
7. When did the National Housing Bank start its operation?
a) July 1982 b) April 1980 c) July 1988 d) March 1971
8. What does CBS stands for?
a) Core Banking Solution b) Central Banking System
c) Canalizing Banking System d) Columbia Broadcasting system
9. When did the government of India set up the Export-Import Bank?
a) January 1982 b) March 1971 c) January 1993 d) June 1969

(1)

Turn Over

10. Who works as RBI's agent at places where it has no office of its own?
 a) SBI b) Govt. of India
 c) Ministry of Finance d) IMF
11. Head quarter of ADB is situated at
 a) New York b) Chicago c) Manila d) Tokyo
12. The apex co-operative bank is known as
 a) Central co-operative Bank b) RRB
 c) RRB d) NABARD
13. The Federal Reserve Act in U.S was passed in
 a) 1890 b) 1913 c) 1916 d) 1946
14. World Bank stands for
 a) NABARD b) IBRD c) GATT d) Bank of England
15. When did NABARD establish?
 a) July 1982 b) June 1951 c) July 1969 d) June 1961
- (15 × 1/5 = 3 Weightage)**

PART B (Very Short Answer Questions)

Answer any *five* questions. Each question carries 1 weightage.

16. Explain Lead Bank Scheme.
17. Distinguish repo and reverse repo rate.
18. Explain CIBIL.
19. Explain the role of Banking Ombudsman.
20. Write a note on Hedge Funds.
21. Define Monetary Policy.
22. Explain MICR Clearance.
23. Write a note on Electronic Payment System.

(5 × 1 = 5 Weightage)

PART C (Short Answer Questions)

Answer any *seven* questions. Each question carries 2 weightage.

24. Examine the objectives and functions of SIDBI.
25. Explain the operation of Regional Rural Banks.
26. Describe the monetary policy tools of Central Bank.
27. Discuss BRICS Bank.
28. Briefly explain the Capital Adequacy Norms.

(2)

29. What are the major recommendations of Narasimham Committee?
30. Explain the reasons for the growth of International Banking.
31. Write a note on MUDRA Bank.
32. Explain Federal Reserve System.
33. Write a note on ADB.

(7 × 2 = 14 Weightage)

PART D (Essay Questions)

Answer any *two* questions. Each question carries 4 weightage.

34. Explain the structure of co-operative banks in India and its role in economic development.
35. Evaluate the structure functions and importance of world bank.
36. What are the functions of central bank? Explain any two important central banks.
37. Write a long essay on banking transaction innovations in India.

(2 × 4 = 8 Weightage)

(3)