

15P326

(Pages:2)

Name.....

Reg. No.....

THIRD SEMESTER M.A. DEGREE EXAMINATION, NOV. 2016

(CUCSS - PG)

(Economics)

CC15P ECO3 C11 - Banking: Theory and Practice

(2015 Admission)

Time : Three Hours

Maximum : 36 Weightage

Part A

(Objective Type Questions. Answer *all* questions)

1. In banking terminology NPA means :
 - a. net performing asset
 - b. non personal account
 - c. nonperforming asset
 - d. non promise account.
2. Which bank was earlier called the 'Imperial bank of India'.
 - a. union bank
 - b. SBI
 - c. BOI
 - d. IOB
3. The Narasimham committee (1991) proposed established of a:
 - a. 3 tier hierarchy of banking structure
 - b. 4 tier hierarchy
 - c. 2 tier hierarchy
 - d. united control by apex institutions
4. Green banking means:
 - a. development of forestry by banks
 - b. financing of irrigation projects by banks
 - c. financing environment friendly projects by banks
 - d. all of these
5. The rate at which banks park their short term excess liquidity with the RBI
 - a. reverse repo
 - b. repo rate
 - c. CRR
 - d. None
6. Functions of lead bank is performed by:
 - a. RBI
 - b.SBI
 - c. any Bank
 - d. a bank designed for this purpose
7. Central co-operative banks work at:
 - a. national level
 - b. state level
 - c. district level
 - d. block level
8. Demonetisation means:
 - a. introducing new currency
 - b. cancellation of existing currency
 - c. change of exchange rate
 - d. none
9. The EXIM bank was established in the year
 - a. 1982
 - b.1980
 - c.1974
 - d. 1985
10. The term plastic money refers to
 - a. bank draft
 - b. credit card
 - c. currency note
 - d. none
11. NPA in commercial bank means
 - a. bank deposit which are not deposited
 - b. capital asset not in use
 - c. tax levied on interest rate
 - d. none

12. Which of the following is an international forum to implement supervisory norms for all banks in the world ?

- a. WTO
b. CIBIL
c. BASEL committee
d. ADB

(12 x $\frac{1}{4}$ = 3 Weightage)

Part B

(Very short answer type questions. Answer *any five* questions)

13. Define Hedge funds?
14. Write about Cheque Truncation System?
15. Explain bane of NPA?
16. Elucidate Bretton Wood Twins.
17. Explain role of SIDBI in financing industries.
18. Write about Regional Rural banks?
19. What do you mean by Core banking?
20. Describe selective credit control methods?

(5 x 1 = 5 Weightage)

Part C

(Short Answer Type Questions. Answer *any eight* questions)

21. Write a note on Autonomy of RBI in the context of Monetary Policy Committee?
22. What do you mean by Lead bank scheme?
23. Explain Virtual payment systems?
24. Explain E-banking?
25. Write a note on Narasimham committee recommendations.
26. What is the importance of ADB and BRICS Bank?
27. Distinguish between NEFT and RTGS.
28. Write a short note on major central banks in the world.
29. What is meant by priority sector lending?
30. Enumerate functioning of specialized financial institutions in India
31. Distinguish Offshore and Multinational banking.

(8 x 2= 16 Weightage)

Part D

(Essay Type Questions. Answer *any three* questions)

32. Elucidate 'Banks are the manufacturers of Money'
33. Enumerate the institutions on regulation of banking sector?
34. Write a detailed explanation on how the innovations help banking industry.
35. Write about NBFC's and its operations?
36. Write a note on International banking and the reasons for its growth.

(3 x 4 = 12 Weightage)
