17P335 (Pa		(Pages:	3) N	ame				
				eg. No				
THIRD SEMESTER M.A. DEGREE EXAMINATION, NOVEMBER 2018								
(Regular/Supplementary/Improvement)								
(CUCSS - PG) CC15P EC03 C11 - BANKING: THEORY AND PRACTICE								
(Economics)								
(2015 Admission onwards)								
Time:	Three Hours		N	Maximum: 36 Weightage				
Part A								
Answer all questions. Each question carries 1/4 weightage.								
1.	The Federal Reserve System is headed by							
	a) Ronald Rose	b) Christian Legard	c) Contalisa Rice	d) Janet Yellen				
2.	Current repo rate in India is							
	a) 5%	b) 6%	c) 7%	d) 4%				
3.	The lead bank of Thrissur District is							
	a) Federal Bank		b) Canara Bank					
	c) Dhanalakshmi Bank		d) State Bank of India					
4.								
••	a) RRB	b) SBI	c) SIDBI	d) NABARD				
~	,	,	ŕ	u) MADARD				
5.								
	a) 1715	b) 1678	c)1694	d) 1750				
6.	Which of the following banks give loan for making permanent improvement to land?							
	a) State Co-operative	Bank	b) RRB					

d) Gramin Bank

d) IDBI

d) Tokyo

d) China

d) Industrial banks

Turn Over

c) IFCI

c) London

c) Sudan

c) Land Development Bank

a) SBI

a) Basel

a) Brazil

a) Mixed banks

7. Which is the premier export finance institution in India?

8. Bank for International Settlements is situated at.....

b) India

9. Which of the following is not a member of BRICS?

b) EXIM Bank

b) New York

10. Banks dealing in foreign exchange are generally known as....

b) Merchant banks c) EXIM

(1)

- 11. The headquarters of ADB is in
 - a) Tokyo
- b) Kathmandu
- c) Manila
- d) Singapore

- 12. The term plastic money refers to
 - a) currency notes

b) credit and debit card

c) Bank draft

d) Cheques

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

Part B

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

- 13. What are the principles of banking?
- 14. What is NEFT?
- 15. What are non performing assets?
- 16. What is meant by social banking?
- 17. What is meant by virtual payments?
- 18. What are the functions of IDBI?
- 19. What is meant by priority sector lending?
- 20. Write a note on lead bank scheme.

 $(5 \times 1 = 5 \text{ Weightage})$

Part C

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

- 21. Write a note on BRICS bank.
- 22. What are the functions of banking ombudsman?
- 23. What are the advantages of core banking?
- 24. Explain the functions of a merchant bank.
- 25. Write a note on Regional Rural Banks.
- 26. What is offshore banking?
- 27. What are the functions of NABARD?
- 28. What are land development banks?
- 29. How do commercial banks create credit?
- 30. Explain the working of two specialized investment institutions.
- 31. What are the major issues faced by the banking sector?

 $(8 \times 2 = 16 \text{ Weightage})$

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Part D

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

- 32. What is international banking? Explain the reasons for the growth of international banking.
- 33. Explain the autonomy of the RBI and monetary sector reforms in India.
- 34. Explain the structure and functions of the Federal Reserve system.
- 35. Explain the working of NBFI's
- 36. What are the advantages and disadvantages of E-banking?

 $(3 \times 4 = 12 \text{ Weightage})$
