18P335	(Pages: 2)	Name
		Reg. No
THIRD SEMESTER M.A. I	DEGREE EXAMINA	TION, NOVEMBER 2019

(Regular/Supplementary/Improvement)

(CUCSS-PG)

		(Economic	ics)			
	CC15P ECO3	3 C11 – BANKING: T	THEORY AND PRA	CTICE		
		(2015 Admission	n onwards)			
Time:	Three Hours			kimum: 36 Weightage		
	Answer a	Part A (Objective Tyall questions. Each questions)	ype Questions) stion carries ¼ weighta	ge.		
1.	The headquarters of R	BI is at				
	a. Mumbai	b. Delhi	c. Allahabad	d. Pune		
2.	Which of the following cannot be considered a monetary policy measure?					
	a. Bank rate		b. Government expe	nditure		
	c. Open market operation		d. CRR			
3. Earlier Land development banks were known			n as			
	a. Co-operative banks		b. Gramin banks			
	c. Land Lease banks		d. Land mortgage banks			
4.	Which of the following	of the following is not a rule of management of funds?				
	a. Liquidity	b. Solvency	c. Flexibility	d. Profitability		
5.	5. The earliest central banks is					
a. Federal Reserve Sys		tem b. Riks bank				
	c. Bank of England		d. Bank of Italy			
6.	The second stage of b	ank nationalization in	India was in			
	a. 1977	b. 1991	c. 1980	d. 1984		
7.	An 'option' is a method	od of				
	a. fund management	b. hedging	c. spot transaction	d. raising funds		
8.	Lead bank scheme is related to starting new branches in a					
	a. district	b. block	c. state	d. panchayat		
9.	Demonetization mean	ıs				
	a. Barter system		b. Making a currency	y non legal tender		
c. Printing new currency		d. Changing a monetary policy				
10	. The headquarters of A	ADB is at				
	a. Singapore	b. Tokyo	c. Kathmandu	d. Manila		
11	. RTGS is a method of					
	a. Transferring funds		b. Giving loans			
	c. Deposit mobilization	on	d. Social banking			

- 12. Which of the following application can be used for mobile banking?
 - a. MICR
- b. NEFT
- c. Paytm
- d. IFSC

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

Part B (Very short answer type questions)

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

- 13. Define 'monetary policy.'
- 14. What is a merchant bank?
- 15. What are pension funds?
- 16. What is E-banking?
- 17. What is a Non Performing Asset?
- 18. Write a note on Bank for International Settlements (BIS).
- 19. What is NABARD?
- 20. What is meant by virtual payments?

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

Part C (Short Answer Type Questions)

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

- 21. What are the functions of BRICS bank?
- 22. What are the advantages and disadvantages of internet banking?
- 23. Write a note on European Central Bank.
- 24. How are Mutual Funds operating?
- 25. What are the important features of core banking?
- 26. What are the functions of EXIM bank?
- 27. Write a note on the credit creation power of commercial banks.
- 28. What were the objectives of new banking sector reforms?
- 29. What are the important features of new generation banks?
- 30. What are the requirements for deposit mobilization?
- 31. What are selective credit controls?

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

Part D (Essay Type Questions)

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

- 32. Explain the history and growth of 'offshore banking.'
- 33. Explain the importance of priority lending in India.
- 34. Examine the role of NBFIs in economic development.
- 35. Explain the hierarchy of co-operative banking in India.
- 36. Explain the functions of a central bank with special reference to RBI.

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