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Name.....84.....

Reg. No.....

FIFTH SEMESTER B.A. DEGREE EXAMINATION, NOVEMBER 2015

(UG-CCSS)

Open Course—Economics

EC 5D 03—BANKING

(2013 Admissions)

Time : Three Hours

Maximum : 30 Weightage

PART A

Objective Type Questions (Answer all 4 Questions). 4 x ¼ = 1 Weightage

1. The RBI was nationalized in
a) 1935
b) 1948
c) 1951
d) 1956
2. Honouring a Cheque is a
a) Contractual Obligation
b) Statutory Obligation
c) Privilege
d) Non-Statutory Obligation
3. Which of the following is a liability of a bank?
a) Deposit from the public
b) Loans and advances
c) Both loans and deposits
d) Neither loans nor deposits
4. The deposit which earns relatively highest rate of interest is
a) Savings bank deposit
b) Current deposits
c) Fixed deposits
d) All the above

Fill in the Blanks Questions (Answer all 4 Questions). 4 x ¼ = 1 Weightage

5. The present Governor of RBI is
6. The Balance Sheet of the bank is the statement of in a financial year
7. is the safest form of a Crossed Cheque
8. The first phase of Nationalization of Indian Commercial Banks was in

True or False Questions (Answer all 4 Questions). 4 x ¼ = 1 Weightage

9. The market for extremely short term funds are called call money market
10. Open Market Operation is a form of fiscal policy
11. The working of the stock market in India is controlled by SEBI
12. The shares offered at a discount to the existing holders is called Right Issue

Turn over

PART B

Short Answer Type Questions (Answer *All* Questions). $9 \times 1 = 9$ Weightage

13. Distinguish between Branch Banking and Unit Banking
14. What is a Balance Sheet of a bank?
15. Write a note on negotiable instrument.
16. Distinguish between Money Market and Capital Market
17. What is Treasury Bill?
18. Write a note on deposit insurance?
19. What is an ATM Card?
20. What are bonus shares?
21. What is a Partnership Firm?

PART C

Short Essay Type Questions (Answer *Any 5* Questions). $5 \times 2 = 10$ Weightage

22. What are the features of a Cheque?
23. Bring out the arguments in favour of Nationalization of Banks in India.
24. Explain briefly the process of credit creation by banks?
25. Explain banking innovations?
26. What are the types of Accounts?
27. Explain the steps for opening a Savings Bank Account.
28. What are Money Market instruments?

PART D

Essay Type Questions (Answer *Any 2* Questions). $2 \times 4 = 8$ Weightage

29. Describe the functions of RBI.
30. Explain the salient features of Indian Money Market.
31. Examine the role of Commercial Banks.