

23P328

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Name:

Reg. No:

THIRD SEMESTER M.A. DEGREE EXAMINATION, NOVEMBER 2024

(CBCSS - PG)

(Regular/Supplementary/Improvement)

CC19P ECO3 E01 – BANKING: THEORY AND PRACTICE

(Economics)

(2019 Admission onwards)

Time: 3 Hours

Maximum: 30 Weightage

Part A

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

1. Which one of the following is the rate at which the RBI lends money to commercial banks in the event of any shortfall of funds?
(a) Benchmark Prime Lending Rate (b) Annual Percentage Rate
(c) Bank Rate (d) Repo Rate
2. On which rate bases, overnight money is needed by bank from RBI?
(a) MSF (b) Repo rate (c) Reverserepo rate (d) Bank rate
3. Which of the following statements is true about the money supply?
(a) It is the total volume of money that is held by the government of a country
(b) It is the total volume of money that is held by the general public of a country over a time period
(c) It is the total volume of money that is held by the general public of a country at a particular point in time
(d) All the above
4. Which is the largest foreign bank in India?
(a) American Express Bank Ltd. (b) Standard Chartered Bank
(c) DBS Bank Ltd. (d) HSBC Ltd.
5. MUDRA Bank provides loans at low rates to
(a) Micro-finance institutions (b) Non-banking financial institutions
(c) Both of these (d) None of these
6. When did the government acquire RBI's shareholding (72.5%) in NABARD?
(a) May, 2008 (b) June, 2008 (c) August, 2008 (d) March, 2009
7. What is the full form of CVV?
(a) Call Verification Value (b) Card Verification Value
(c) Credit Verification Value (d) None

(1)

Turn Over

8. Mobile banking consists of
 (a) Mobile accounting (b) Mobile brokerage
 (c) Mobile financial information services (d) All of the above
9. The lead bank of Thrissur District is
 (a) Federal Bank (b) Canara Bank
 (c) Dhanalakshmi Bank (d) State Bank of India
10. When did the Reserve Bank of India notify the draft regulations relating to the Credit Information Companies (Regulation) Act, 2005?
 (a) April 5, 2006 (b) May 26, 2006 (c) June 29, 2007 (d) September 30, 2005
11. In which year was the Banking Regulation Act passed?
 (a) 1949 (b) 1956 (c) 1959 (d) 1948
12. Banks dealing in foreign exchange are generally known as....
 (a) Mixed banks (b) Merchant bank (c) EXIM banks (d) Industrial banks
13. Which is the first Indian bank to open branch outside India?
 (a) Andhra Bank (b) Bank of Baroda (c) Canara Bank (d) Bank of India
14. Which among the following is not true for Bank for International Settlements?
 (a) Fosters discussion and facilitate collaboration among central banks
 (b) Do not carry out research and policy analysis
 (c) Act as prime counterparty for central banks in their financial transactions
 (d) Serves as an agent or trustee in international financial operations
15. Which of the following is not a member of BRICS?
 (a) Brazil (b) India (c) Sudan (d) China

(15 × 1/5 = 3 Weightage)

Part B (Very Short Answer Questions)Answer any *five* questions. Each question carries 1 weightage.

16. Write a note European Central Bank.
17. Explain Moral Suasion.
18. Write a note on the functions of commercial banks.
19. Examine Branch expansion programme.
20. Justify Priority sector lending.
21. Explain the role of Merchant bank.
22. Write a note on Credit card.
23. Explain home banking.

(5 × 1 = 5 Weightage)

Part C (Short Answer Questions)Answer any *seven* questions. Each question carries 2 weightage.

24. Examine the functions and specific services performed by Bank of England.
25. Write a note on the autonomy of the RBI.
26. Deduce the monetary policy reforms in India and examine the major changes in Indian monetary policy since 1991.
27. Examine the role of any two Specialized financial institutions.
28. Write a note on Asset Classification of commercial banks in India.
29. Explain the Non-performing assets recovery mechanisms.
30. Write an essay on Banking Ombudsman.
31. Examine Bank for International Settlements.
32. Write a note on CIBIL.
33. Examine the recent developments between Asian Development Bank and India.

(7 × 2 = 14 Weightage)

Part D (Essay questions)Answer any *two* questions. Each question carries 4 weightage.

34. What are the functions of central bank? Explain any two important central banks in the world.
35. "Technology has changed the face of banking services in India". Discuss.
36. Discuss the functions of World Bank and examine the its services rendered to India.
37. Write a note on the reasons for the growth of International Banking.

(2 × 4 = 8 Weightage)
