24P328 (Pages: 3) Name: ....

Reg.No: ....

THIRD SEMESTER M.A. DEGREE EXAMINATION, NOVEMBER 2025

(CBCSS - PG)

(Regular/Supplementary/Improvement)

CC19PECO3E01 - 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. The measure of inflation without adjusting the seasonality of price changes or volatile elements is
   (a) Creeping Inflation (b) Core Inflation (c) Headline inflation (d) Manufacturing inflating

2. Who regulate monetary policy?
   (a) IRDA (b) RBI (c) SEBI (d) ICICI

3. Who works as RBI's agent at places where it has no office of its own?
   (a) State Bank of India (b) Government of India
   (c) Ministry of Finance (d) International Monetary Fund

4. Which among the following is not a public sector bank?
   (a) Allahabad Bank (b) City Union Bank (c) Vijaya Bank (d) UCO Bank

5. The apex co-operative bank is known as
   (a) Central co-operative Bank (b) RRB
   (c) SBI (d) NABARD

6. When was Life Insurance sector nationalised?
   (a) 1834 (b) 1907 (c) 1938 (d) 1956

7. Which is the first bank to introduce credit card in India?
   (a) Canara Bank (b) Bank of Baroda (c) ICICI Bank (d) Central Bank of India

8. Which is the first bank to introduce ATM in India?
   (a) HSBC (b) Standard Chartered Bank
   (c) United Bank of India (d) State Bank of India

9. Which of the following banks give loan for making permanent improvement to land?
   (a) State Co-operative Bank (b) Land Development Bank
   (c) RRB (d) Gramin Bank

10. When did the Government of India appoint a committee under the chairmanship of Shri M.Narasimham to strengthen the banking system?
(a) April, 1998 (b) December, 1997 (c) September, 2005 (d) May, 2006

11. The Banking Ombudsman Scheme is introduced under which of the following sections in Banking Regulation Act, 1949?
(a) Section 25 A (b) Section 35 A (c) Section 30 A (d) Section 40 A

12. Fixed deposits are also called
(a) Term deposit (b) Demand deposit (c) Idle deposit (d) None

13. A bank that owns and controls banking activity in two or more countries is called as
(a) Offshore bank (b) International bank (c) Multinational bank (d) None of these

14. Head quarter of ADB is situated at
(a) New York (b) Chicago (c) Manila (d) Tokyo

15. What is the initial authorized capital of the BRICS New Development Bank?
(a) \$50 bn (b) \$150 bn (c) \$120 bn (d) \$100 bn

(15 × 1/5 = 3 Weightage)

Part B (Very Short Answer Questions)

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

16. RBI is bankers bank- Justify.

17. Explain Multiple Indicator Approach.

18. Explain credit creation function of commercial bank.

19. Write a note on Branch expansion programme.

20. Justify Lead Bank Scheme.

21. Examine the functions of SIDBI.

22. Write a note on debit card.

23. Explain home banking.

(5 × 1 = 5 Weightage)

Part C (Short Answer Questions)

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

24. Briefly summarize the structure and functions of RBI.

25. Deduce the general tools of monetary policy in India.

26. Examine the relationship of RBI with Government in account with its autonomy.

27. Examine the role of investment banks.

28. Explain the Nonperforming assets recovery mechanisms.

29. Write a note on World Bank.

30. Explain SARFAESI Act.

31. Examine Bank for International Settlements .

32. Write a note on CIBIL.

33. Critically examine the performance of Asian Development Bank.

(7 × 2 = 14 Weightage)

Part D (Essay questions)

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

34. Bring out the importance of Central bank. Explain the structure and functions of Federal Reserve System.

35. Critically examine e-banking in India.

36. Eamine the banking sector reforms in India since 1991.

37. Explain the reasons for the growth of International Banking.

(2 × 4 = 8 Weightage)

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