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Name: .....

Reg. No. ....

**FIFTH SEMESTER B.A./B.Sc./B.Com./B.B.A. DEGREE EXAMINATION,**

**NOVEMBER 2018**

(CUCBCSS-UG)

**CC15U ECO5 D03 - BANKING**

(Economics - Open Course)

(2015-Admission onwards)

Time: Two Hours

Maximum: 40 Marks

Answers may be written *either* in English *or* in Malayalam.

**Part A**

Answer *all* questions. Each question carries ½ a mark.

1. Unit banking system is prevalent in:  
a) Great Britain      b) USA      c) India      d) Canada
2. Who is the Present RBI governor?  
a) Raghu ram Rajan      b) Urjit Patel      c) Y V Reddy      d) None of these
3. Overdraft facility is allowed on:  
a) Fixed Deposit Account      b) Time Deposit Account  
d) Current Account      c) Savings Account
4. Which of the following is not a money market instrument?  
a) Preference shares      b) Commercial Paper  
c) Treasury bills      d) Certificate of deposit
5. The first phase of Nationalization of Indian commercial banks was in the year:  
a) 1969      b) 1980      c) 1991      d) 1935
6. KYC policy is actually innovated by:  
a) Fed Reserve of USA      b) Basel Committee  
c) RBI      d) GOI, Ministry of Finance
7. FD in a commercial bank can be done for a maximum period of:  
a) 15 years      b) 25 years      c) 10 years      d) No limit
8. Which is the Oldest Commercial Bank in India?  
a) Bank of Hindustan      b) Bank of Calcutta  
c) General Bank of India      d) Bank of Madras

**(8 x ½ = 4 Marks)**

### **Part B**

Answer any *five* questions. Each question carries 2 marks.

9. Write a note on negotiable instrument.
10. Distinguish between Repo rate and Reverse Repo rate.
11. Balance sheet of a Bank.
12. What is Chain banking?
13. Commercial Paper.
14. What is meant by banker's bank?
15. What are partnership firms?

**(5 x 2 = 10 Marks)**

### **Part C**

Answer any *four* questions. Each question carries 4 marks.

16. What are the functions of commercial banks?
17. Explain the quantitative methods of credit control.
18. Briefly explain the objectives of bank Nationalization in India.
19. Explain the various types of accounts.
20. What are the important instruments in the Indian money market?
21. What are major difference between unit banking and branch banking?

**(4 x 4 = 16 Marks)**

### **Part D**

Answer any *one* question. The question carries 10 marks.

22. State and explain the functions of RBI.
23. What are the salient features of Indian money market?

**(1 x 10 = 10 Marks)**

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