

18U530

(Pages: 2)

Name: .....

Reg. No.....

**FIFTH SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2020**

(CUCBCSS-UG)

(Regular/Supplementary/Improvement)

**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 mark.

1. ----- is the biggest private sector bank  
(a) ICICI                      (b) IDBI                      (c) IFCI                      (d) None of these
2. Which one is the controller of credit?  
(a) RBI                      (b) Federal Bank                      (c) Union Bank                      (d) Bank of India
3. The rate at which Central Bank Grant loans to the commercial banks against security is -----  
(a) Repo rate    (b) Reverse Repo  
(c) Bank rate    (d) Discounting bills
4. Branch banking system was developed in -----  
(a) America                      (b) Germany                      (c) England                      (d) France
5. Who is the current Governor of RBI?  
(a) Raghuram Rajan    (b) D. Subbarao  
(c) U. K. Sinha    (d) Shaktikanta Das
6. Who is the leader of money market?  
(a) RBI                      (b) SBI                      (c) ICICI                      (d) SIDBI
7. The system of Unit Banking was originated in -----  
(a) France                      (b) Germany                      (c) USA                      (d) England
8. Which of the following is called “Bankers Cheque”?  
(a) Demand draft                      (b) Debit Card                      (c) Fixed deposit                      (d) Pay order

**(8 x ½ = 4 Marks)**

**Part B** (Very Short Answer Questions)

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

9. Define Balance sheet?
10. What is demand deposit?
11. Briefly explain merchant banking?
12. What is meant by joint accounts?
13. Explain the concept of security?
14. Define CRR?
15. Briefly explain treasury bill?

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

**Part C** (Short Essay Questions)

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

16. Briefly explain primary functions of the Commercial Bank?
17. What are the major difference between unit banking and branch banking?
18. What are the importance of crossing a cheque?
19. What are partnership firms?
20. Mention the issues of dishonouring a cheque?
21. Explain financial intermediaries?

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

**Part D** (Essay Questions)

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

22. Examine the structure and functions of Central Bank with special reference to Reserve Bank of India?
23. Describe the salient features of Indian money market?

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

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