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Name:

Reg. No:

THIRD SEMESTER M.A. DEGREE EXAMINATION, NOVEMBER 2022

(CBCSS - PG)

(Regular/Supplementary/Improvement)

CC19P ECO3 E03 - BANKING: THEORY AND PRACTICE

(Economics)

(2019 Admission onwards)

Time: Three Hours

Maximum: 30 Weightage

Part A

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

1. Who issues 'Commercial Papers'?
(a) A Company to a Bank (b) Banks to Banks
(c) Banks to Companies (d) Company to its suppliers
2. Which is a tool that helps RBI to stabilize money supply and prices of Government securities?
(a) EOQ (b) EPO (c) JIT (d) OMO
3. How many Deputy Governors are there in RBI?
(a) 2 (b) 4 (c) 5 (d) 6
4. Which is the largest private sector bank in India?
(a) Axis Bank (b) ICICI Bank (c) South Indian Bank (d) HDFC Bank
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. The first development financial institution in India that has got merged with a bank is
(a) IDBI (b) ICICI (c) IDFC (d) UTI
7. What method is used by the Bank to read code on cheque?
(a) MICR (b) OCR (c) OMR (d) None
8. Which country started first plastic notes?
(a) Afghanistan (b) Argentina (c) Australia (d) Austria
9. What does CBS stands for?
(a) Core Banking Solution (b) Central Banking System
(c) Canalizing Banking System (d) Columbia Broadcasting system
10. Who headed the committee on Credit Information Reports (CIRs)?
(a) Raghuram Rajan (b) Kaushik Basu (c) K.V Kamath (d) Aditya Puri

11. A loan is classified as non-performing if the payment is late by
 (a) 120 days (b) 90 days (c) 60 days (d) 180 days
12. ----- deposits generally do not carry any interest.
 (a) Savings (b) Recurring (c) Current (d) Fixe
13. Which is the largest bank in the world?
 (a) BNP Paribas (b) China Construction Bank Corporation
 (c) HSBC Holdings (d) Industrial & Commercial Bank of China
14. Which among the following is correct about BIS?
 (a) BIS does not provide financial services to Individuals
 (b) BIS does not provide financial services to Corporations
 (c) BIS was created to administer the transaction of monies according to the Treaty of Versailles
 (d) All of The Above
15. Which of the following is the main aim of the ADB?
 (a) To create a trade block in the Asian continent to save the environment of the region
 (b) To accelerate the social and economic development of the Asia and Pacific Region
 (c) To establish a trade block in the Asia to deal with the competition coming from the European countries.
 (d) None of the above

(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. Examine Personnel independence of Central Bank.
18. Examine the role of commercial banks in credit creation in the economy.
19. Examine Deposit mobilization and sectoral allocation.
20. Write a note on EXIM Bank.
21. Explain the role of Merchant bank.
22. Write a note on debit card.
23. Explain Internet banking.

(5 × 1 = 5 Weightage)

Part C (Short Answer Questions)

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

24. Explain Federal Reserve System of US.
25. Justify the functions of European Central Bank.
26. Examine the quantitative instruments of monetary policy in India.
27. Explain Social banking.
28. Write a note on Nonperforming assets and its recovery mechanisms in India.
29. Examine the role of IDA and IBRD.
30. Write a note on SARFAESI Act.
31. Examine the objective and governance of Bank for International Settlements (BIS).
32. Write a note on BFS.
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. Appraise the impact of RBI's monetary policy on economic growth and inflation.
35. "Technology has changed the face of banking services in India". Discuss.
36. Explain the first and second generation reforms in the banking sector in India and discuss its impact.
37. Examine the reasons for the growth of international banking and cite its benefits.

(2 × 4 = 8 Weightage)
