

C 41035

(Pages : 4)

Name.....

Reg. No.....

**FOURTH SEMESTER (CUCBCSS—UG) DEGREE EXAMINATION
APRIL 2023**

Economics

ECO 3C 03 AND ECO 4C 03—BANKING III AND IV

(2017—2018 Admissions)

Time : Three Hours

Maximum : 80 Marks

Section A (Objective Type Questions)

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

1. LIC is an example of a :
 - a Bank.
 - b Non-Bank.
 - c A subsidiary of a bank.
 - d Money market institution.
2. Who acts as Lender of Last Resort ?
 - a SBI.
 - b SEBI.
 - c RBI.
 - d Government of India.
3. CRR is fixed by :
 - a RBI.
 - b Ministry of Finance.
 - c Commercial Banks.
 - d NABARD.
4. Which of the following is NOT a development bank ?
 - a IDBI.
 - b ICICI.
 - c IFCI.
 - d SBI.

Turn over

5. Over-the-counter market deals with :
- a Securities not listed on an organized stock exchange.
 - b Securities listed in the established stock exchange.
 - c Secondary securities.
 - d Securities listed in the approved list.
6. Narasimham Committee - II deals with :
- a Insurance Sector reforms.
 - b Banking sector reforms.
 - c Financial sector reforms.
 - d Capital market reforms.
7. RBI was established on :
- a January 1, 1935.
 - b January 1 1949.
 - c April 1 1935.
 - d None of these.
8. NABARD was started with initial capital from :
- a Government of India and RBI
 - b RBI and LIC.
 - c RBI alone.
 - d Government of India alone.
9. Which Committee recommended the operation of foreign banks in India ?
- a Narasimham Committee-I
 - b Malhotra Committee.
 - c Narasimham Committee-II
 - d Rangarajan Committee.
10. Who is the regulator of the Indian capital market ?
- a LIC.
 - b RBI.
 - c Finance Minister.
 - d SEBI.

11. Reverse Repo rate means :
- The rate at which RBI lends to commercial banks.
 - The rate at which Commercial banks deposits in the RBI
 - The rate at which government grants to corporates.
 - The rate at which Commercial banks provide to its depositors.
12. The apex industrial development bank in India :
- ICICI.
 - SIDBI.
 - IFCI.
 - IDBI.

(12 × ½ = 6 marks)

Section B (Very Short Answer Type Questions)

PART I

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

- Define Banking.
- What do you mean by RBI as custodian of the nation's foreign exchange reserve ?
- What is monetary policy ?
- Write the names of any four development banks in India.
- Distinguish between Repo rate and Reverse Repo rate.
- What do you mean by the mutual fund ?

PART II

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

- What is agricultural banking ?
- Write a note on the ownership of NABARD.
- What do you mean by financial liberalization ?
- Write names of any four public sector banks in India.

Turn over

23. What are the financial problems of the Indian agricultural sector ?
24. What is the role of co-operative banks in India ?

(10 × 2 = 20 marks)

Section C (Short Essays)

PART I

*Answer any **three** questions.
Each question carries 5 marks.*

25. Write a note on the capital market in India.
26. Explain the very specific features of new generation banks.
27. What are the quantitative credit control measures ?
28. What is the significance of Statutory Liquidity Ratio ?

PART II

*Answer any **three** questions.
Each question carries 5 marks.*

29. What were the major recommendations of the Narasimham Committee - II
30. Explain the role and functions of Regional Rural Banks.
31. What are the impacts of financial sector liberalization in India ?
32. Explain the functions of Land Development Banks.

(6 × 5 = 30 marks)

Section D (Essays)

PART I

*Answer any **one** question.
The question carries 12 marks.*

33. Explain the role and importance of public sector banks in the Indian economy.
34. Write an essay on the functions and working of NABARD.

PART II

*Answer any **one** question.
The question carries 12 marks.*

35. Explain the monetary policy measures of RBI.
36. Explain the functioning of development banks in India.

(2 × 12 = 24 marks)

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(Pages : 3)

Name.....

Reg. No.....

FOURTH SEMESTER (CUCBCSS—UG) DEGREE EXAMINATION, APRIL 2021

Economics

ECO 3C 03 AND ECO 4C 03—BANKING III AND IV

Time : Three Hours

Maximum : 80 Marks

Answers may be written either in English or in Malayalam.

Part A

Answer all twelve questions.

1. Qualitative instruments of monetary policy does not include :
 - (a) Margin requirements.
 - (b) Direct action.
 - (c) Moral suasion.
 - (d) Open market operations.
2. Who regulates the money circulation in India ?
 - (a) RBI.
 - (b) SBI.
 - (c) NABARD.
 - (d) Commercial Banks.
3. RBI was nationalized in :
 - (a) 1935.
 - (b) 1949.
 - (c) 1956.
 - (d) 1964.
4. IDBI was established in :
 - (a) 1948.
 - (b) 1955.
 - (c) 1964.
 - (d) 1982.
5. SLR stands for :
 - (a) Single lens route.
 - (b) Statutory Liquidity Ratio.
 - (c) Statutory Liability Ratio.
 - (d) None of these.
6. Under which of the following methods of note issue, RBI issues currency notes :
 - (a) Minimum Reserve System.
 - (b) Minimum Fiduciary System.
 - (c) Fixed Fiduciary System.
 - (d) Proportional Reserve System.

Turn over

7. Name of the national level financial institution established for the financing of agriculture and rural development :
- (a) SBI. (b) Imperial bank.
(c) NABARD. (d) UTI.
8. Total number of public sector banks in India :
- (a) 20. (b) 21.
(c) 22. (d) 23.
9. 14 major commercial banks were nationalized in :
- (a) 1969. (b) 1980.
(c) 1976. (d) 1991.
10. Which is not included in the priority sector ?
- (a) Agriculture. (b) SSI.
(c) Housing finance. (d) Large scale industries.
11. Who sponsors Regional Rural Banks ?
- (a) Government of India. (b) RBI.
(c) Nationalised commercial banks. (d) None of these.
12. The major objective of government to appoint Narasimham Committee :
- (a) To improve customer service. (b) To strengthen banking system.
(c) To strengthen the credit portfolio. (d) None of these.

(12 × ½ = 6 marks)

Part B (Very Short Answer Type Questions)

Answer any ten questions.

13. Define credit control.
14. What is meant by capital market ?
15. Write a note on bank rate.
16. Write a note on NIDC.
17. Write a note on SEBI.
18. What is central bank ?
19. Write a note on cooperative bank.

20. What is Land development bank ?
21. What is Regional Rural Banks ?
22. What are the objectives of NABARD ?
23. What is meant by public sector banks ?
24. Explain the problems of RRBs.

(10 × 2 = 20 marks)

Part C (Short Essays)

Answer any six questions.

25. Explain the qualitative methods of credit control.
26. Explain the important functions of IDBI.
27. Explain the note issue system in India.
28. Write a note on Development Banks.
29. What are the functions of regional rural banks.
30. Explain the recommendations of Narasimham committee II.
31. Explain the organization and structure of land development banks in India.
32. Explain the problems faced by cooperative banks.

(6 × 5 = 30 marks)

Part D (Essay Questions)

Answer any two questions.

33. What is meant by credit control policy of central bank ? What are its objectives ?
34. Explain the functions of RBI.
35. Explain the impact of financial liberalization in India.
36. Discuss the objectives and functions of NABARD.

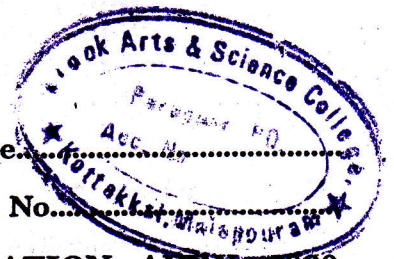
(2 × 12 = 24 marks)

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(Pages : 3)

Name.....

Reg. No.....



FOURTH SEMESTER (CUCBCSS—UG) DEGREE EXAMINATION, APRIL 2020

Economics

ECO 3C 03 AND ECO 4C 03—BANKING III AND IV

Time : Three Hours

Maximum : 80 Marks

Answers may be written either in English or in Malayalam.

Part A

Answer all twelve questions.

1. IFCI was established in the year :
(a) 1948. (b) 1950.
(c) 1956. (d) 1964.
2. Which of the following is a quantitative instruments of monetary policy ?
(a) Margin requirements. (b) Direct action.
(c) Moral suasion. (d) Open market operations.
3. The Reserve Bank of India was established in :
(a) 1947. (b) 1935.
(c) 1955. (d) 1775.
4. The rate at which RBI borrows money from the Commercial Banks :
(a) Bank Rate. (b) Repo Rate.
(c) Reverse repo rate. (d) Cash reserve ratio.
5. Regulation of consumer credit is a :
(a) Mortgage. (b) Qualitative weapon.
(c) Repurchase option. (d) Quantitative weapon.
6. Bank rate is the rate at which :
(a) The RBI lends to the public.
(b) A bank lend to the public.
(c) The government lend to other countries.
(d) The RBI gives credit to commercial banks.
7. NABARD was set up in the year :
(a) 1982. (b) 1970.
(c) 1990. (d) 1964.

Turn over

8. Which banks provides short term capital to agriculturists ?
- (a) Cooperative banks. (b) Land development banks.
(c) Central bank. (d) All of the above.
9. The largest public sector commercial banks in India :
- (a) RBI. (b) IDBI.
(c) Vijaya bank. (d) SBI.
10. Which one of the apex bodies regulates the cooperates banks in India ?
- (a) RBI. (b) NABARD.
(c) SEBI. (d) Sponsor Banks.
11. Which committee recommended the set-up of Regional Rural Banks
- (a) Nayak Committee. (b) A. P. Shah Committee.
(c) Narasimham Committe. (d) Rangarajan Committee.
12. Narasimham Committee was appointed on :
- (a) Agriculture Reforms. (b) Industrial Reforms.
(c) Insurance Reforms. (d) Banking Reforms.

(12 × ½ = 6 marks)

Part B (Very Short Answer Type Questions)

Answer any ten questions.

13. Write a note on SFCs.
14. What is SLR ?
15. What is mutual funds ?
16. Write a note on NSIC
17. What is bank rate policy ?
18. Define capital market.
19. What are the challenges faced by cooperative banks ?
20. What is meant by public sector banks ?
21. Write a note on NABARD.
22. Explain the functions of RRBs.
23. Write a note on Land Development Bank.
24. Write a note on Narasimham Committee II.

(10 × 2 = 20 marks)

Part C (Short Essays)

Answer any six questions.

25. Explain the rules of note issue system in India.
26. Write a note on SIDBI.
27. Explain central bank as a banker's bank.
28. What are the objectives of credit control ?
29. Explain the functions of NABARD.
30. Explain the impact of financial liberalization in India.
31. Explain the importance of public sector banks.
32. Explain the defects in the working of land development banks in India.

(6 × 5 = 30 marks)

Part D (Essay Questions)

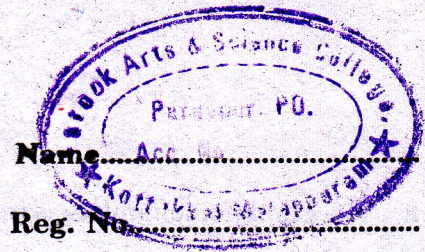
Answer any two questions.

33. Explain the functions of Central Bank.
34. Explain the credit control measures of RBI.
35. Explain the recommendations of Narasimham Committee on Banking sector reforms.
36. Explain the functions and problems of Regional Rural Banks.

(2 × 12 = 24 marks)

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(Pages : 3)



FOURTH SEMESTER B.A. DEGREE EXAMINATION, APRIL 2019

(CUCBCSS—UG)

Economics

ECO 3C 03 AND ECO 4C 03—BANKING III AND IV

Time : Three Hours

Maximum : 80 Marks

Section A

Answer all twelve questions.

1. RBI issues currency notes on the basis of _____.
(a) Minimum reserve. (b) General reserve.
(c) Proportional reserve. (d) Gold reserve.
2. ATM can be used for :
(a) Cash withdrawal. (b) Account enquiry.
(c) Statement of account. (d) All of the above.
3. RBI is the lender of last resort for :
(a) Co-operative bank. (b) Central bank.
(c) Canara bank. (d) Commercial bank.
4. ICICI was set up in the year :
(a) 1964. (b) 1955.
(c) 1956. (d) 1945.
5. Which of the following is quantitative measure of credit control of RBI :
(a) Direct action. (b) Moral suasion.
(c) Open market operation. (d) Margin requirement.
6. Which is the largest public sector bank in India ?
(a) ICICI bank. (b) State bank of India.
(c) Commercial banks. (d) None of the above.
7. Which is the first industrial finance corporation of India :
(a) ICICI. (b) JDBI.
(c) IFCI. (d) UTI.

Turn over

8. Narasimham committee is related to :
- (a) Tax reforms. (b) Co-operative banking reforms.
(c) Monetary sector reforms. (d) Financial sector reforms.
9. Long term agricultural credit is provided by :
- (a) State bank of India. (b) Central co-operative bank.
(c) Regional rural bank. (d) Land development bank.
10. NABARD came into existence in :
- (a) 1986. (b) 1982.
(c) 1980. (d) 1984.
11. Venture capital is a type of :
- (a) Factoring service. (b) Financial intermediary.
(c) New investment. (d) Credit facility.
12. Bank rate is one of the _____ method of central bank.
- (a) Quantitative methods. (b) Qualitative methods.
(c) Credit method. (d) Debit method.

(12 × ½ = 6 marks)

Section B (Very Short Answer Type Questions)

PART I

Answer any five questions.

13. What are the principles of Note issue system ?
14. Explain features of internet banking.
15. Define capital market.
16. Explain the structure of development banks in India.
17. What is meant by open market operations ?
18. What is a commercial bank ?

PART II

Answer any five questions.

19. What are co-operative banks ?
20. What is meant by financial liberalization ?
21. What are the types of public sector banks ?

22. What are the major causes of financial crisis in India ?
23. Define nationalized banks.
24. Explain the role of public sector banks for reducing the financial crisis.

(10 × 2 = 20 marks)

Section C (Short Essays)

PART I

Answer any three questions.

25. Distinguish between commercial bank and central bank.
26. Explain the features of assistance provided by RBI.
27. What are the functions of IFCI?
28. Write a note on SFC.

PART II

Answer any three questions.

29. Explain the defects of RRBs.
30. Describe the role of co-operative banks in India.
31. Evaluate the importance of NABARD.
32. Explain the functions of agricultural banking.

(6 × 5 = 30 marks)

Section D (Essays)

PART I

Answer any one question.

33. Explain various credit control measures of RBI.
34. Mention the various instruments and role of capital market in India.

PART II

Answer any one question.

35. Evaluate the major recommendations of Narasimham Committee Report.
36. Explain the major functions and activities of Land Development Banking.

(2 × 12 = 24 marks)

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(Pages : 4)

Name.....

Reg. No.....

FOURTH SEMESTER B.A. DEGREE EXAMINATION, APRIL 2017

(CUCBCSS-UG)

Complementary Course

ECO 3C03 AND ECO 4C03—BANKING III AND IV

Time : Three Hours

Maximum : 80 Marks

Answer may be written either in English or in Malayalam.

Section A

Answer all twelve questions.

1. According to the Reserve Bank of India Act, 1934, there cannot be bank notes in denominations higher than _____ rupees.
(a) Thousand. (b) Two Thousand.
(c) Five Thousand. (d) Ten Thousand.
2. Who decides on the figure to be printed on a new note in India ?
(a) Government in consultation with RBI.
(b) Government.
(c) RBI.
(d) Ministry of Finance.
3. A _____ is a financial intermediary that pools the savings of investors for collective investment in a diversified portfolio of securities.
(a) Portfolio Manager. (b) Financial advisor.
(c) Development Bank. (d) Mutual Fund.
4. Which of the following is not a selective credit control measures ?
(a) Open Market Operations. (b) moral suasion.
(c) Direct action. (d) Raising margin requirements.
5. In India, the first Development Bank _____ was established in 1948.
(a) Industrial Finance Corporation of India.
(b) Industrial Development Bank of India.
(c) Finance Corporation of India.
(d) Indian Finance Corporation.

Turn over

6. The repurchase rate which is also known as the official bank rate is _____ rate.
- (a) Interest. (b) Credit.
(c) Repo. (d) CRR.
7. The Development Bank working in the field of agriculture in India is
- (a) Krishi Bhavan (b) NABARD
(c) Agriculture Refinance Bank (d) Krishi Vijnana Kendra
8. Narasimhan Committee recommended the establishment of _____ to supplement the efforts of Commercial Banks and Co-operative Banks in extending credit to weaker sections of society.
- (a) Land Development Banks. (b) Co-operative banks.
(c) Regional Rural Banks. (d) NABARD.
9. Which bank in India ranks number one in terms of market capitalization ?
- (a) SBI. (b) ICICI Bank.
(c) UTI Bank. (d) IDBI Bank.
10. RBI pays interest on CRR balances of banks at _____.
- (a) Zero %. (b) Repo Rate.
(c) Bank Rate. (d) SLR rate.
11. Kerala Gramin Bank is an example of a _____.
- (a) Development Bank. (b) RRB.
(c) LDB. (d) Commercial Bank.
12. _____ acts as regulator for Co-operative banks and RRBs :
- (a) NABARD. (b) RBI.
(c) IFCI. (d) SEBI.

(12 × ½ = 6 marks)

Section B (Very Short Answer Type Questions)**Part I***Answer any five questions.*

13. How does the Central Bank function as the Lender of the Last Resort ?
14. Minimum Percentage Gold Reserve System
15. What is the primary market ?
16. Define Mutual Funds.

17. What are Exchange controls ?
18. Explain what is meant by Custodian of Foreign Exchange reserves.

Part II

Answer any five questions.

19. Expand NABARD. When was it set up ?
20. What are LDBs ?
21. Briefly explain the Indian Economic Crisis of 1991.
22. Co-operative banks in India generally have a three tier system. What are they ?
23. Define Scheduled Commercial Banks ?
24. What is priority sector lending ?

(10 × 2 = 20 marks)

Section C (Short Essay)

Part I

Answer any three question.

25. 'The Central Bank functions as a fiscal agent'. Explain this Statement.
26. Explain in detail what mutual funds are.
27. What are the *three* major functions the RBI performs as Banker to the Government ?
28. What is IDBI? What are the major functions of IDBI ?

Part II

Answer any three questions.

29. Mention the major impacts of the Global financial crisis on the Indian economy .
30. Write a short note on public sector banks in India.
31. 'For commercial banks, the RBI is the lender of the last resort but for co-operative banks it is the lender of the first resort'. Explain this statement.
32. Mention the functions of RRBs ?

(6 × 5 = 30 marks)

Turn over

Section D (Essay Questions)**Part I**

Answer any one question.

33. Detail the measures that are available to the Central Bank for credit control in an Economy ?
34. What are Development Banks ? What are their major roles and functions?

Part II

Answer any one question.

35. Explain in detail, the various functions performed by NABARD.
36. What are the major recommendations of the Narasimhan Committee on the financial sector that were implemented by the Government of India.

(2 × 12 = 24 marks)

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(Pages : 3)

Name.....

Reg. No.....

FOURTH SEMESTER B.A. DEGREE EXAMINATION, APRIL 2016

(CUCBCSS—UG)

Complementary Course

ECO 3C 03 AND ECO 4C 03—BANKING III AND IV

Time : Three Hours

Maximum : 80 Marks

Section A

Answer all twelve questions.

1. The Reserve Bank of India Act of _____ empowers the RBI as the Central banking authority of India.
(a) 1935. (b) 1932.
(c) 1949. (d) 1945.
2. How many languages appear in banknotes in addition to Hindi and English ?
(a) Fifteen. (b) Twelve.
(c) Fourteen. (d) Ten.
3. _____ regulates the capital market in India.
(a) RBI. (b) SEBI.
(c) IRDA. (d) MUDRA.
4. In India, the first development bank _____ was established in 1948.
(a) Industrial Finance Corporation of India.
(b) Industrial Development Bank of India.
(c) Finance Corporation of India.
(d) Indian Finance Corporation.
5. When was the second phase of nationalisation done ?
(a) 9th July 1969. (b) 10th July 1968.
(c) 16th August 1985. (d) 15th April, 1980.
6. When did the Indian Banking Act come into force ?
(a) 1948. (b) 1949.
(c) 1950. (d) 1951.
7. Where is the Head Quarter of Reserve Bank of India ?
(a) Kolkotta. (b) Delhi.
(c) Mumbai. (d) Ahmadabad.

Turn over

8. Priority sector includes.
- (a) Agriculture. (b) Small scale enterprises.
(c) Retail business. (d) All the above.
9. Kerala Gramin Bank is an example of a _____.
- (a) Development Bank. (b) RRB.
(c) LDB. (d) Commercial Bank.
10. Which of the following is not an organized sector in India ?
- (a) Regional Rural Banks. (b) Nationalised Banks.
(c) Cooperative Banks. (d) Chits and Money lenders.
11. The Industrial Development Bank of India, Scheduled banks, insurance companies, investment trusts and co-operative banks are the shareholders of _____.
- (a) NABARD. (b) KSFE.
(c) IFCI. (d) HDFC.
12. Narasimhan Committee recommended the establishment of _____ to supplement the efforts of Commercial Banks and Co-operative Banks in extending credit to weaker sections of society.
- (a) Land Development Banks. (b) Co-operative banks.
(c) Regional Rural Banks. (d) NABARD.

(12 × ½ = 6 marks)

Section B (Very Short Answer Type Questions)

PART I

Answer any five questions.

13. Define New Generation Banks.
14. What is the role of the Central Bank as issuer of currency ?
15. Define Mutual Funds.
16. What is SLR ?
17. Define a REPO rate.
18. What is a secondary market ?

PART II

Answer any five questions.

19. What is meant by agricultural banking ?
20. Define a LDB.
21. Why are public sector banks important in India ?

22. What is intended by priority sector lending ?
23. Briefly explain the financial crisis faced by India in 1991.
24. Which are the three types of Co-operative banks in India ?

(10 × 2 = 20 marks)

Section C (Short Essay)

PART I

Answer any three questions.

25. Differentiate between Close ended and Open ended mutual funds.
26. The Central Bank as fiscal agent refers to which function of the RBI ?
27. What is the SFC? What are its major functions ?
28. Write a short note about IFCI ?

PART II

Answer any three questions.

29. Mention the functions of RRBs ?
30. Explain briefly the global financial crisis of 2006-07 ?
31. What are the main features of Co-operative banks in India ?
32. Mention the basic objectives of financial liberalisation ?

(6 × 5 = 30 marks)

Section D (Essay Questions)

PART I

Answer any one question.

33. Mention the major recommendations of the Narasimhan Committee that were implemented by the Government of India.
34. Write an essay on the Capital market and its various components.

PART II

Answer any one questions.

35. Detail the measures that are available to the Central Bank for credit control in an economy ?
36. Write an essay on NABARD and the role it plays in the promotion and development of the agricultural sector in India.

(2 × 12 = 24 marks)

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(Pages : 3)

Name.....

Reg. No.....

**FOURTH SEMESTER B.A. DEGREE (SUPPLEMENTARY/IMPROVEMENT)
EXAMINATION, MAY 2016**

(UG—CCSS)

Complementary Course

EC 4C 03—BANKING—IV

(2013 Admissions)

Time : Three Hours

Maximum : 30 Weightage

Answers may be written either in English or in Malayalam.

Section A

*Answer all twelve questions.
Each question carries ¼ weightage.*

I. Multiple Choice Questions :

1 Which of the following banks stimulate agriculture and rural development in India ?

- (a) SIDBI. (b) SBI.
(c) RBI. (d) NABARD.

2 Expand NPA :

- (a) No Provision Account. (b) Non-Performing Assets.
(c) No Profit Account. (d) Non-Personal Account.

3 The concept of Capital Adequacy Ratio was suggested by :

- (a) Basel Committee. (b) Ministry of Finance.
(c) Narasimham Committee. (d) RBI.

4 Central Co-operative Banks operate at :

- (a) District level. (b) Village level.
(c) Central level. (d) None of these.

II. Fill in the blanks :

- 5 State Co-operative Banks operate at _____ level.
6 RRBs were established in the year _____.
7 _____ is the apex organization of agricultural finance in India.
8 NPAs are assets which do not generate _____ for the bank.

Turn over

III. State whether the following statements are True or False :

- 9 ICICI Bank is an example of new generation bank.
- 10 Primary Agricultural Credit Societies provide long term credit to agriculture.
- 11 IDBI Bank is a public sector bank in India.
- 12 Financial Sector Reforms in India were initiated based on the recommendations of Narasimham Committee.

(12 × ¼ = 3 weightage)

Section B

Answer all nine questions.

Each question carries 1 weightage.

IV. Short answer type questions :

- 13 What are Agricultural Banks ?
- 14 What is meant by Central Co-operative Banks ?
- 15 What are Land Development Banks ?
- 16 What is 'Gramin Tatkal Scheme' ?
- 17 Define a public sector bank.
- 18 What is meant by Capital Adequacy Ratio ?
- 19 What is Banking Ombudsman ?
- 20 What do you mean by 'Housing Bubble' ?
- 21 What do you mean by financial crisis ?

(9 × 1 = 9 weightage)

Section C

Answer any five out of seven.

Each question carries 2 weightage.

V. Short essay or paragraph questions :—

- 22 Explain the significance of Agricultural Banking in India.
- 23 Examine the functions of RRBs.
- 24 Explain the role of public sector banks in India.
- 25 Examine the functions of Land Development Banks.

- 26 Explain the importance of Co-operative Banks in India.
- 27 Briefly explain the 'Kissan Credit Scheme'.
- 28 Point out the impact of Financial Sector Reforms in India.

(5 × 2 = 10 weightage)

Section D

*Answer any two from three.
Each question carries 4 weightage.*

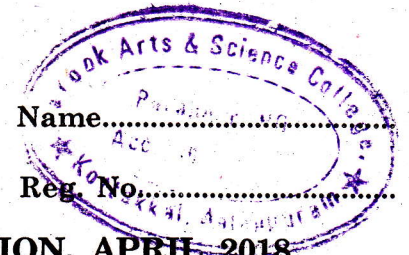
VI. Essay Type Questions :

- 29 Write an essay on the significance and the organizational structure of Co-operative Banks in India.
- 30 Explain the role and functions of the NABARD.
- 31 Explain the Banking Sector Reforms in India and the emerging trends in banking.

(2 × 4 = 8 weightage)

D 42070

(Pages : 4)



FOURTH SEMESTER B.A. DEGREE EXAMINATION, APRIL 2018

(CUCBCSS—UG)

Complementary Course

ECO 3C 03 AND ECO 4C 03—BANKING III AND IV

Time : Three Hours

Maximum : 80 Marks

Answers may be written either in English or in Malayalam.

Section A

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

1. The RBI was set up in _____ as the Central banking authority of India.
(a) 1935. (b) 1932.
(c) 1949. (d) 1945.
2. Notes are printed at four printing presses located at Nashik, Dewas _____ and Salboni.
(a) Bangalore. (b) Mysore.
(c) New Delhi. (d) Mumbai.
3. The nationalisation of _____ major Indian scheduled banks in July 1969 imposed new responsibilities on the RBI.
(a) 13. (b) 16.
(c) 14. (d) 15.
4. Which of the following is not a qualitative credit control measures ?
(a) Varying CRR. (b) OMO.
(c) Changing Bank Rate. (d) Raising margin requirements.
5. In India, the first development bank _____ was established in 1948.
(a) Industrial Finance Corporation of India.
(b) Industrial Development Bank of India.
(c) Finance Corporation of India.
(d) Indian Finance Corporation.

Turn over

6. Commercial banks are required by law to keep reserves equal to a certain percentage of both time and demand deposits liabilities with the central banks. This is called :
- (a) Reverse REPO. (b) REPO.
(c) SLR. (d) CRR.
7. NABARD was set up in _____.
- (a) 1981. (b) 1980.
(c) 1983. (d) 1982.
8. Which committee had recommended the amalgamation of RRBs promoted by sponsor banks ?
- (a) Mitra. (b) Narasimhan.
(c) Rakesh Mohan. (d) Malhotra.
9. The viceroy who introduced the co-operative system in india :
- (a) Lord Curzon. (b) Lord Cannings.
(c) Lord Hastings. (d) Lord Bentink.
10. Priority sector includes :
- (a) Agriculture. (b) Small scale enterprises.
(c) Retail business. (d) All the above.
11. The State Bank of India has _____ associates :
- (a) Eight. (b) Seven.
(c) Nine. (d) Ten.
12. Scheduled Banks in India constitute those banks which have been included in the Schedule of Reserve Bank of India (RBI) Act, 1934.
- (a) Second. (b) Third.
(c) Fourth. (d) Fifth.

(12 × ½ = 6 marks)

Section B (Very Short Answer Type Questions)

PART I

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

13. Issue of One Rupee notes.
14. What is the primary market ?

15. Explain what is CRR ?
16. What is the importance of IFCI to the Indian Industrial sector ?
17. What is meant by lender of the last resort ?
18. Briefly explain what is meant by Exchange Control.

PART II

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

19. Why were LDBs set up ?
20. Which apex bank for rural credit was set up in India in the 1980s ?
21. Define a New Generation Bank.
22. What is the role of public sector banks in India ?
23. Define Co-operative banks.
24. What are RRBs ?

(10 × 2 = 20 Marks)

Section C (Short Essay)

PART I

*Answer any three questions.
Each question carries 5 marks.*

25. What are the differences between CRR and SLR ?
26. Differentiate between Close ended and Open ended mutual funds.
27. Write a note on IDBI.
28. 'The Central Bank functions as a fiscal agent'. Explain this statement.

PART II

*Answer any three questions.
Each question carries 5 marks.*

29. What are the main features of Co-operative banks in India ?
30. How did the global financial crisis affect India ?
31. Write an essay on Scheduled public sector banks in India.
32. What are the special concessions enjoyed by RRBs ?

(6 × 5 = 30 marks)

Turn over

Section D (Essay Questions)**PART I**

*Answer any one question.
Each question carries 12 marks.*

33. What are the credit control measures available to the Central bank of a country ?
34. Write an essay on the Capital market and its various components.

PART II

*Answer any one question.
Each question carries 12 marks*

35. Mention the major recommendations of the Narasimhan Committee that were implemented by the Government of India.
36. Write an essay on the major function of NABARD.

(2 × 12 = 24 marks)