

**D 140918**

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION  
APRIL 2026**

Economics

ECO 4(3) C03—BANKING—II

(2019 Syllabus)

Time : Two Hours and a Half

Maximum : 80 Marks

**Section A (Short Answer Questions)***Maximum marks in this Section is 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. Venture capital.
2. Call money market.
3. Monetary policy.
4. Collateral.
5. Open Market Operations.
6. MSF.
7. RRB.
8. MSMEs.
9. Community banking.
10. Prime lending rate.
11. Loan Loss Provision.
12. Expected Credit Loss (ECL).
13. Write-Off.
14. Asset Quality Review (AQR).
15. Prudential Norms.

**Turn over**

**Section B (Short Essay/Paragraph Questions)**

*Maximum marks in this Section is 35.*

*Students can attempt **all** questions.*

*Each question carries a maximum of 5 marks.*

16. How do development banks differ from commercial banks in terms of their objectives and functions ?
17. Discuss the role of District Co-operative banks in the three-tier structure of cooperative banks in India.
18. What is the primary purpose of the repo rate, and how does it differ from the reverse repo rate in the context of the Reserve Bank of India's monetary policy operations ?
19. What are Local Area Banks, and how do they differ from other types of banks in the Indian banking system ?
20. How do the Basel capital adequacy norms differ from previous versions of the framework, such as Basel I and Basel II ?
21. How does the RBI use open market operations (OMO) as a tool to manage liquidity in the banking system and influence interest rates ?
22. How does the note issue system in India operate ?
23. What is the primary function of NABARD, and how does it contribute to agricultural and rural development in India ?

**Section C (Long Essay Questions)**

*Answer any **two** questions.*

*Each question carries a maximum of 10 marks.*

24. Explain the structure, organization and functions of different tiers of cooperative banks in India.
25. Give an overview of the recommendations made by the Narasimham Committee on Banking in its various reports, including the first and second committees.
26. What are the primary functions of the Reserve Bank of India as the central bank of India ?
27. How do development banks contribute to financing for long-term and capital-intensive projects ?

(2 × 10 = 20 marks)

**D 120647**

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION****APRIL 2025**

Economics

ECO 4 (3) C03—BANKING—II

(2019—2023 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

**Section A (Short Answer Questions)***Maximum marks are 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. Quantitative Easing (QE).
2. Repo rate.
3. CRR.
4. LAF.
5. Kisan Credit Cards (KCC).
6. Financial inclusion.
7. SHGs.
8. Differential Rate of Interest.
9. Priority sector lendings.
10. Credit Union of Co-operative Banks.
11. Corporate Social Responsibility (CSR).
12. Provisioning.
13. Development banks.
14. Liquidity Coverage Ratio (LCR).
15. Counterparty Credit Risk.

**Turn over**

**Section B (Short Essay/Paragraph Questions)**

*Maximum marks are 35.*

*Students can attempt **all** questions.*

*Each question carries a maximum of 5 marks.*

16. What are the primary causes of NPAs in Indian banks ?
17. What are the important tools used by central in their monetary policy framework ?
18. What is the role of primary cooperative banks (PCBs) in the co-operative banking system ?
19. What is the purpose of the MSF facility, and how do banks utilize it ?
20. What were the key findings and recommendations of the Narasimham Committee I regarding banking sector reforms ?
21. What are the different types of Open Market Operations conducted by RBI ?
22. How does MUDRA contribute to financial inclusion and entrepreneurship development in India ?
23. How does NABARD support agricultural and rural development initiatives in India ?

**Section C (Long Essays)**

*Answer any **two** questions.*

*Each question carries 10 marks.*

24. How do Basel norms address capital adequacy, risk management, and regulatory compliance in banks ?
25. What are the different tiers of cooperative banks, and how do they function within the cooperative banking system ?
26. Why do many economies find it necessary to establish development banks alongside commercial banks ?
27. What are the important functions of the Reserve Bank of India (RBI) in the Indian financial system ?

(2 × 10 = 20 marks)

D 103131

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION  
APRIL 2024**

Economics

ECO 4 (3) C03—BANKING—II

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

**Section A (Short Answer Questions)***Maximum marks are 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. NPA.
2. Variable Rate Repo Auction.
3. SLR.
4. Lender of the last resort.
5. SIDBI.
6. FOREX Reserve.
7. Treasury bills ( T - Bills).
8. Lead bank scheme.
9. PACS.
10. Microfinance.
11. Capital Adequacy Ratio (CAR).
12. Leverage Ratio.
13. Liquidity Adjustment Facility (LAF) of RBI.
14. EXIM banks.
15. Development Finance Institutions (DFIs).

**Turn over**

**Section B (Short Essay/Paragraph Questions)**

*Maximum marks are 35.*

*Students can attempt **all** questions.*

*Each question carries a maximum of 5 marks.*

16. Explain the roles and functions of each tier in the co-operative banking system.
17. Prepare a note on the rule of Note issue in India by the RBI.
18. What are open market operations (OMOs), and how do they function ?
19. What is the Marginal Cost of Funds Based Lending Rate (MCLR) ?
20. What is the Basel Accord, and what is its primary objective ?
21. What are the different types of development banks, and how do they differ in their operations and objectives ?
22. Explain the role of agriculture banks in providing financial services to farmers and rural communities.
23. What are the tools used by the RBI to implement monetary policy ?

**Section C (Long Essay Questions)**

*Answer any **two** questions.*

*Each question carries a maximum of 10 marks.*

24. What are the key functions of NABARD in promoting rural credit and agriculture finance ?
25. What were the key reforms suggested by the Narasimham Committee to strengthen the banking system's efficiency and competitiveness ?
26. What are the primary functions of a central bank in a country's economy ?
27. How does MUDRA Bank support micro-enterprises and entrepreneurs in India ?

(2 × 10 = 20 marks)

C 41295

(Pages : 2)

Name.....

Reg. No.....

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

Economics

ECO 4 (3) C03 BANKING—II

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

**Section A (Short Answer Questions)***Maximum marks in this section is 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. Local area banks.
2. Net Liquidity Ratio.
3. Monetary policy.
4. Repo rate.
5. RRBs.
6. Basel Committee.
7. MCLR.
8. Mudra Bank.
9. MSMEs.
10. NPA.
11. Commercial bank.
12. Scheduled Banks.
13. New generation banks.
14. Minimum Reserve System of RBI.
15. Prudential norms.

**Turn over**

**Section B (Short Essay/Paragraph Questions)**

*Maximum marks in this section is 35.*

*Students can attempt all questions.*

*Each question carries a maximum of 5 marks.*

16. What is meant by SIDBI? Write its functions and objectives ?
17. Explain capital adequacy ratio. What is the purpose of capital adequacy ?
18. Explain Basel Accords. What is the difference between Basel II and III ?
19. What are the instruments of monetary policy in India ?
20. Examine the structure of cooperative banks in India
21. Differentiate between unit banking and branch banking. Identify the advantages of branch banking
22. Prepare a note on various rates published by RBI. What are the reasons for changing the rates ?
23. What are the Indian banking system and its characteristics ? Differentiate between organized banking and unorganized banking.

**Section C (Long Essay Questions)**

*Answer any two questions.*

*Each question carries a maximum of 10 marks.*

24. Explain meaning and significance of agricultural banking. Evaluate the role NABARD in agricultural development in India.
25. What are development banks ? Examine various types of development banks in India
26. Explain important functions of Central Bank with reference to RBI.
27. Summarise the history of banking sector reforms in India. Discuss the recommendations of Narasimham Committee

(2 × 10 = 20 marks)

C 21593

(Pages : 2)

Name.....

Reg. No.....

**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION****APRIL 2022**

Economics

ECO 4(3) C03—BANKING II

(2019 Admission onwards)

Time : Two Hours and a Half

Maximum : 80 Marks

**Section A (Short Answer Questions)***Answer at least **ten** questions.**Each question carries 3 marks.**All questions can be attended.**Overall Ceiling 30.*

1. Rural banking.
2. NABARD.
3. Banker's bank.
4. CRR.
5. Monetary policy.
6. NPA.
7. Basel Committee.
8. MCLR.
9. Open market operations.
10. Mudra Bank.
11. Asset and liability.
12. Development banks.
13. Credit crunch.
14. Kerala Bank.
15. Prime rate.

(10 × 3 = 30 marks)

**Turn over**

**Section B (Short Essay/Paragraph Questions)**

*Answer at least **five** questions.*

*Each question carries 6 marks.*

*All questions can be attended.*

*Overall Ceiling 30.*

16. What are the reasons behind the rise of Non Performing Assets in India ?
17. Explain the structure and features of Co-operative Banks.
18. What are the advantages of rural banking ?
19. Discuss important functions of Reserve Bank of India.
20. What is the note issue system followed in India ?
21. What is meant by Basel Accords ? What is the difference between Basel II and III ?
22. Differentiate between various rates published by RBI. Mention recent bank rates in India.
23. *IDBI serves as the apex institution for term finance for industry in India.* Evaluate the statement highlighting the objectives and functions of IDBI.

(5 × 6 = 30 marks)

**Section C (Long Essay Questions)**

*Answer any **two** questions.*

*Each question carries 10 marks.*

24. Discuss the features of banking reforms and regulation with special reference to Narasimham Committee.
25. *NABARD is the apex banking institution to provide finance for agriculture and rural development.* Discuss the statement highlighting its role and functions.
26. Explain major functions of Development Banks.
27. Explain meaning and objectives of monetary policy. What are the important instruments of monetary policy ?

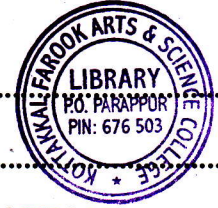
(2 × 10 = 20 marks)

C 3608

(Pages : 2)

Name.....

Reg. No.....



**FOURTH SEMESTER (CBCSS—UG) DEGREE EXAMINATION  
APRIL 2021**

Economics

ECO 4 (3) C 03—BANKING—II

Time : Two Hours and a Half

Maximum : 80 Marks

**Section A**

*Answer at least ten questions.*

*Each question carries 3 marks.*

*All questions can be attended.*

*Overall Ceiling 30.*

1. Write a note on Mudra Bank.
2. Define and explain MCLR.
3. Distinguish between SLR and CRR.
4. Distinguish between Repo and Reverse Repo rate.
5. Write a brief note on Basel Norm III.
6. What do you mean by Local Area Bank ?
7. Explain the importance of Rural Banking in India.
8. What is NPA ?
9. Write a note on the importance of Capital Adequacy Norms.
10. What are the economic impacts of high interest rate ?
11. What do you mean by refinancing ?
12. Why do we regard RBI as the Apex Bank of India ?
13. What do you mean by MSF ?
14. What is LAF ?
15. What is NBFIs ?

(10 × 3 = 30 marks)

**Turn over**

**Section B**

*Answer at least **five** questions.*

*Each question carries 6 marks.*

*All questions can be attended.*

*Overall Ceiling 30.*

16. Explain the three tier structure of Co-operative banks.
17. What are the reasons for recent increase of NPA ?
18. Explain the functions of SIDBI.
19. Explain the Classification of Assets by banks.
20. What are the role and importance of development banks in India ?
21. Explain the recommendations of Narasimham Committee II.
22. Distinguish between the activities of Co-operative banks and Commercial banks.
23. Write a brief note on currency Note issue system in India.

(5 × 6 = 30 marks)

**Section C**

*Answer any **two** question.*

*Each question carries 10 marks.*

24. Explain the features and functions of IFCI and IDBI.
25. What are the functions of RBI ? Explain the monetary measures and its operation.
26. What were the recommendations of Narasimham Committee Report I.
27. Narrate the role and functions of NABARD.

(2 × 10 = 20 marks)