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(Pages : 4)

Name.....

Reg. No.....

**THIRD SEMESTER M.A. DEGREE (REGULAR/SUPPLEMENTARY)
EXAMINATION, NOVEMBER 2023**

(CBCSS)

Economics

ECO 3E 01—BANKING : THEORY AND PRACTICE

(2019 Admission onwards)

Time : Three Hours

Maximum : 30 Weightage

Part A*Answer all questions.**Each bunch of five questions carries a weightage of 1.*

Multiple Choice Questions :

1. Which meant by white label ATM ?
 - (a) ATM installed in Bank branches.
 - (b) ATM installed outside Bank branches.
 - (c) ATM installed by non banking companies.
 - (d) Swipe machines installed at the point of sale.
2. 'Unnati' visa credit card issued by :
 - (a) State Bank of India.
 - (b) ICICI Bank.
 - (c) HDFC Bank.
 - (d) Bank of Baroda.
3. The loans provided by the Reserve Bank of India to the government are called :
 - (a) Call loans.
 - (b) Government loans.
 - (c) Ways and means advance.
 - (d) Treasury loans.
4. Commercial banks in India are governed by :
 - (a) Banking regulation act.
 - (b) Reserve Bank of India act.
 - (c) Regional Rural Bank act.
 - (d) Negotiable instrument act.

Turn over

5. Unit banking system is famous in _____.
- (a) England. (b) United States of America.
(c) Germany. (d) India.
6. The most perfect liquid asset of banking is :
- (a) Bank balance. (b) Short term investment.
(c) Cash. (d) Bond.
7. Which of the following is known as Plastic money ?
- (a) Credit card. (b) Debit card.
(c) None of these. (d) Both of these.
8. In which city head office of NABARD is situated ?
- (a) New Delhi. (b) Chennai.
(c) Mumbai. (d) Lucknow.
9. Cash which is stored electronically on a microchip is called :
- (a) Credit card. (b) E purse.
(c) Debit card. (d) AYM.
10. When was banking ombudsman scheme was introduced ?
- (a) 1991. (b) 1994.
(c) 1995. (d) 1990.
11. Federal bank is a :
- (a) Public sector bank. (b) Foreign bank.
(c) Private bank. (d) None of these.
12. IBRD is also known as :
- (a) Central bank. (b) World bank.
(c) Exim bank. (d) All.
13. NPA means :
- (a) Net performing asset. (b) Non performing asset.
(c) Net profit acceptance. (d) None of these.

14. Prime lending rate is charged by :
- (a) Commercial bank. (b) Merchant bank.
(c) Co- operative bank. (d) Development bank.
15. Current deposit is known as :
- (a) Saving deposit. (b) Demand deposit.
(c) Time deposit. (d) Recurring deposit.

(15 × 1/5 = 3 weightage)

Part B (Very Short Answer Questions)

Answer any five questions.

Each question carries a weightage of 1.

16. What is Lead Bank scheme ?
17. Define CRR.
18. What is Mixed banking ?
19. Explain Bridge loan ?
20. What is Scheduled bank ?
21. What is Smart card ?
22. Define Cash credit.
23. What is Clearing house ?

(5 × 1 = 5 weightage)

Part C (Short Answer Questions)

Answer any seven questions.

Each question carries a weightage of 2.

24. Explain briefly the functions of NABARD ?
25. Explain the salient features of Deposit insurance ?
26. Critically examine the working of IDBI ?
27. Explain the limitations of Bank rate ?
28. Examine the recent trends in Development banking ?

Turn over

29. Discuss the role of Land development banks in financing of agriculture ?
30. How does RBI control credit ?
31. Explain the powers and duties of banking Ombudsman ?
32. What are the benefits of Mobile banking ?
33. Discuss the functions of different kind of Non banking financial companies in India?

(7 × 2 = 14 weightage)

Part D (Essay Questions)

Answer any two questions.

Each question carries a weightage of 4.

34. What measures have been taken by Government as well as Bank to arrest NPA in India ?
35. Discuss the features of E-banking and bring out its merits and constraints ?
36. Discuss the role of RBI as a regulatory authority as far as the NBFC are concerned ?
37. 'Banks are not merely purveyors of money but also in an important sense manufactures of money'- Discuss ?

(2 × 4 = 8 weightage)