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Name.....

Reg. No.....

**THIRD SEMESTER M.A. DEGREE [REGULAR/SUPPLEMENTARY]
EXAMINATION, NOVEMBER 2025**

(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. Who is the RBI governor ?

- | | |
|------------------|----------------------|
| (a) Urjit Patel. | (b) Raghuram Rajan. |
| (c) D. Subbarao. | (d) Shaktikanta Das. |

2. Asian Development Bank was established in _____.

- | | |
|-----------|-----------|
| (a) 1966. | (b) 1947. |
| (c) 1964. | (d) 1967. |

3. Federal Reserve System is the central bank of _____.

- | | |
|---------------------|--------------|
| (a) U.S. | (b) U.K. |
| (c) European union. | (d) Germany. |

4. The Regional Rural Bank of Kerala is _____.

- | | |
|-------------------------------|-------------------------|
| (a) State Bank of Travancore. | (b) Kerala Gramin Bank. |
| (c) Kerala Bank. | (d) Canara Bank. |

Turn over

5. Which among the following is a development financial institution ?
- (a) SIDBI. (b) UTI.
(c) MUDRA. (d) NABARD.
6. NABARD was established in _____.
(a) 1982. (b) 1960.
(c) 1991. (d) 1952.
7. IFCI is related to which of the following ?
(a) Rural banking. (b) Agricultural credit.
(c) Land development. (d) Industrial credit.
8. When was nationalization of banks started in India ?
(a) 1990. (b) 1950.
(c) 1969. (d) 1980.
9. Which of the following is correct ?
(a) EXIM bank is a development financial institution.
(b) EXIM bank is a specialized investment institution.
(c) EXIM bank is specialized financial institution.
(d) EXIM bank is a regional rural bank.
10. IDBI was established in :
(a) 1964. (b) 1996.
(c) 1987. (d) 1993.
11. Which among the following is *not* a member of Asian Development Bank ?
(a) Viet Nam. (b) Philippines.
(c) India. (d) Brazil.

12. MUDRA bank is related to which of the following ?

- (a) MSMEs.
- (b) Rural development.
- (c) Agricultural credit.
- (d) Urban development.

13. UPI was developed by _____.

- (a) Federal Reserve System.
- (b) Bank of England.
- (c) National Payments corporation of India.
- (d) None of the above.

14. Find out the odd one :

- (a) Reserve Bank of India.
- (b) Bank of England.
- (c) Federal Reserve System.
- (d) Mossad.

15. CIBIL is related to :

- (a) Credit information.
- (b) Investment information.
- (c) Business information.
- (d) None of the above.

(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 EXIM bank ?

17. Explain NABARD.

18. Describe non-performing assets.

19. What is SARFAESI Act ?

20. Explain UTI.

Turn over

21. What is IIBI ?
22. What do you mean by merchant banks ?
23. Write a note on MUDRA.

(5 × 1 = 5 weightage)

Part C (Short Answer Questions)

*Answer any **seven** questions.*

Each question carries a weightage of 2.

24. Explain the significance of New Development Bank.
25. Describe the advantages and disadvantages of mobile banking.
26. Write a short note on CIBIL.
27. What are the functions of commercial banks ?
28. Write a note on development financial institutions in India.
29. Briefly explain the importance of regional rural banks.
30. Explain the latest innovations in banking transactions.
31. Explain the importance of priority sector lending for development.
32. Discuss the objectives and instruments of monetary policy.
33. Describe the importance of international banking in current scenario.

(7 × 2 = 14 weightage)

Part D (Essay Questions)

*Answer any **two** questions.*

Each question carries a weightage of 4.

34. Describe the structure and functions of central banks.
35. Explain the importance of Narasimham Committee on banking sector reforms in India.
36. Discuss the credit creation process of commercial banks.
37. Explain the importance of World Bank in international settlements.

(2 × 4 = 8 weightage)