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# V Semester B.A. Degree (CBCSS – Supplementary) Examination, November 2022 (2016-18 Admissions) CORE COURSE IN ECONOMICS/DEVELOPMENT ECONOMICS 5B11ECO: Economics of Banking and Finance

Time: 3 Hours

Max. Marks: 40

## PART - A

Very short answer type questions. Answer all questions. (1 mark each).

- 1. What is Internet Banking?
- 2. Define Commercial Paper.
- 3. What is ATM?
- 4. What is Secondary Market?

 $(4 \times 1 = 4)$ 

## PART - B

Short answer type questions. Answer any seven questions.

(2 marks each).

- 5. What are the functions of financial system?
- 6. Write a note on IDBI.
- 7. What are the purposes of regional rural banks?
- 8. Write a short note on Derivative Market.
- 9. Explain 'Futures'.
- 10. What is SENSEX?
- .11. What is commercial bill market?
  - 12. Is there any difference between credit card and debit card?
  - 13. What is Credit Rationing?
  - 14. What are the assets of commercial banks?

 $(7 \times 2 = 14)$ 

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# PART - C

Short essay type questions. Answer any four questions. (3 marks each).

- 15. Explain the role and importance of financial system in the development of Indian Economy.
- 16. What are the arguments for and against nationalization of commercial banks?
- 17. Explain the important functions of commercial banks.
- 18. Write detailed note on Treasury bill market.
- 19. Assess the role of SEBI in building and maintaining an effective capital market.
- 20. What is core banking? Explain its advantages.

 $(4 \times 3 = 12)$ 

# PART - D

Essay type questions. Answer any two questions. (5 marks each).

- 21. Assess the importance of Non banking financial institutions in the financial system of a developing country like India.
- 22. Explain the nature and functions of Indian Capital Market.
- 23. Explain in detail the mechanism of credit creation.
- 24. Distinguish between quantitative and qualitative methods of credit control by the central bank. (2×5=10)