D 150030 **(Pages : 4)** **Name.....**

Reg. No.....

THIRD SEMESTER M.A. (CBCSS) [REGULAR/SUPPLEMENTARY] DEGREE EXAMINATION, NOVEMBER 2026

(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. MUDRA bank is related to which of the following :
   (a) MSMEs. (b) Rural development.
   (c) Agricultural credit. (d) Urban development.
2. UPI was developed by :
   (a) Federal Reserve System.
   (b) Bank of England.
   (c) National Payments Corporation of India.
   (d) None of the above.
3. Find out the odd one :
   (a) Reserve Bank of India. (b) Bank of England.
   (c) Federal Reserve System. (d) Mossad.
4. CIBIL is related to :
   (a) Credit information. (b) Investment information.
   (c) Business information. (d) None of the above.

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. IIBI was established in :

(a) 1980. (b) 1965.

(c) 1983. (d) 1971.

10. Which among the following is known as Bretton Woods Twins ?

(a) World bank and Asian Development Bank.

(b) Asian Development Bank and New Development Bank.

(c) World Bank and International Monetary Fund.

(d) None of the above.

11. CARE related to ————.

(a) Rural healthcare.

(b) Industrial development.

(c) Credit rating.

(d) None of the above.

12. SIDBI was set up on :

(a) 1st July 1990. (b) 5th January 1990.

(c) 12th June 1990. (d) 2nd April 1990.

13. Find out the odd one :

(a) Moody's. (b) Fitch.

(c) Standard and Poor's. (d) MICR.

14. MUDRA bank was launched on :

(a) 8 April 2015. (b) 14 June 2017.

(c) 10 May 2018. (d) 21 March 2020.

15. Which among the following is not a specialized financial institution ?

(a) EXIM bank. (b) NABARD.

(c) MUDRA. (d) IIBI.

(15 × 1/5 = 3 weightage)

Part B (Very Short Answer Questions)

Answer any **five** *questions.*

Each question carries a weightage of 1.

Write a short note on the following :

16. Non-performing assets.

17. SARFAESI Act.

18. Unit Trust of India.

19. IIBI.

20. EXIM bank.

21. NABARD.

Turn over

22. Merchant banks.

23. 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 development financial institutions in India.

25. Discuss the structure and functions of central banks.

26. Evaluate the importance of Narasimham Committee on banking sector reforms in India.

27. Discuss the credit creation process of commercial banks.

28. Explain the importance of World Bank.

29. Explain the latest innovations in banking transactions.

30. Explain the importance of priority sector lending for development.

31. Discuss the objectives and instruments of monetary policy.

32. Write a note on specialized investment institutions.

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. Explain the role of specialized financial institutions in India.

35. Discuss the banking sector reforms in India. What are the major issues in banking sector reforms ?

36. Explain the importance of Asian Development Bank.

37. Describe the features and functions of Federal Reserve system.

(2 × 4 = 8 weightage)