



K21U 4591

Reg. No. :

Name :

**V Semester B.A. Degree CBCSS (OBE) Regular Examination, November 2021
(2019 Adms. Only)**

**CORE COURSE IN ECONOMICS/DEVELOPMENT ECONOMICS
5B11ECO/DEV ECO : Economics of Banking and Finance**

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **all** questions. **Each** carries **one** mark.

1. What do you mean by E-banking ?
2. What is financial system ?
3. What is core banking ?
4. Define financial intermediaries.
5. What is certificate of deposit ?
6. What is ECS ?

(1×6=6)

PART – B

Answer **any six** questions. **Each** carries **two** marks.

7. Differentiate between credit and debit cards.
8. What is meant by RTGS ?
9. What is commercial paper ?
10. What is SIDBI ?
11. Explain the idea of asset and liability of Commercial Banks.
12. What is Sensex ?
13. What do you mean by call money market ?
14. What is internet banking ?

(2×6=12)

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PART – C

Answer **any four** questions. **Each** carries **three** marks.

15. Write a note on Treasury Bill Market.
16. Describe interbank participation certificate.
17. Explain the mechanism of credit creation of commercial banks.
18. Explain the objective of development banks in India.
19. Write a short note on role of commercial banks in economic development.
20. What are the key features of Indian money market ? **(4×3=12)**

PART – D

Answer **any two** questions. **Each** carries **five** marks.

21. Explain the recommendations of various committees on banking sector reforms.
 22. Explain the functions and powers of RBI.
 23. Elaborate on the structure of Indian capital market.
 24. Write a note on objectives functions and powers of SEBI. **(5×2=10)**
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