



K22U 2167

Reg. No. :

Name :

**V Semester B.A. Degree (CBCSS – OBE-Regular/Supplementary/
Improvement) Examination, November 2022
(2019 Admission Onwards)
CORE COURSE IN ECONOMICS/DEVELOPMENT ECONOMICS
5B11ECO/DEV ECO : Economics of Banking and Finance**

Time : 3 Hours

Max. Marks : 40

**PART – A
(Very Short Answer Type Question)**

Answer **all** questions.

(1×6=6)

1. Define Bills of Exchange.
2. What do you mean by BASEL Norms ?
3. Define Mutual fund.
4. Distinguish between RTGS and NEFT.
5. Define Financial Market.
6. Explain the term ' Gilt edged securities.

**PART – B
(Short Answer Type Questions)**

Answer **any six** questions.

(6×2=12)

7. Explain the process of credit creation ?
8. Explain future, forward and option.
9. Differentiate bond and debenture.
10. What is capital adequacy ratio ? Is it needed to strengthen the soundness of the banking system ?

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11. Explain the components of money market.
12. List out the main functions of Commercial Bank.
13. Explain monetary policy.
14. Explain the significance of Treasury Bill Market.

PART – C
(Short Essay Type Questions)

Answer **any four** questions.

(3×4=12)

15. What are the major differences between credit card and debit card ?
16. Explain the regulatory and promotional functions of SEBI.
17. What are important functions of RBI ?
18. Distinguish between money market and capital market.
19. Write a brief account of the objectives of IRDA.
20. Explain the role of NABARD in rural and agricultural development of India.

PART – D
(Essay Type Questions)

Answer **any two** questions.

(5×2=10)

21. Elucidate the recent trends in India's banking industry.
 22. Define Capital Market. Explain the different types of Capital market. Explain the Instruments of capital market in India.
 23. Explain the importance of financial system in India. List out the measures taken by the government of India to liberalise Indian Financial market.
 24. Enumerate the major development banks of India with special emphasis on their objectives and functions.
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