



KERALA AGRICULTURAL UNIVERSITY
B.Sc. (Hons.) C & B 2017 Admission
II Semester Final Examination-August-2018

k.1202

Indian Banking (2+1)

Marks: 50
Time: 2 hours
(10x1=10)

Fill in the blanks:

- 1 State Bank of India was set up in..... (Year) on the recommendation ofCommittee.
- 2 is a system of networking of branches, which enables Customers to operate their accounts, and avail banking services from any branch of the bank regardless of where he maintains his account
- 3 The first Narasimham Committee for banking sector reforms was appointed in..... (Year).which is also known as.....
- 4was the chairman of the Study Group that recommended area approach for bridging spatial and structural credit gaps in..... (Year)
- 5 Capitaladequacy ratio is a measure of a bank's available capital expressed as a percentage of a bank's.....
- 6 Banks are the dominant participants in the Call Money Markets and hence it is often known as.....

Expand

- 7 NEFT
- 8 LAF
- 9 SARFAESI
- 10 CCIL

Write Short notes on ANY FIVE of the following

(5x2=10)

- 1 Defects of indigenous banking in India.
- 2 Major arguments for nationalisation of commercial banks.
- 3 Functions of National Credit Council
- 4 Merits of linking of SHGs to commercial banks.
- 5 Objectives of service area approach.
- 6 Items coming under tier 2 capital
- 7 Advantages of treasury bills as a money market instrument.

P.T.O.

III Answer ANY FIVE of the following

(5x4=20)

- 1 Objectives, functions and achievements of Lead bank scheme
- 2 Major problems in the functioning of RRBs.
- 3 Role of SHGs in rural women empowerment.
- 4 Measures taken by the RBI and Government for banking sector reforms on the recommendations of Narasimham Report.
- 5 Prudential accounting standards and classification of risk weighted assets.
- 6 Defects of Indian money market and suggest possible measures of improvement.
- 7 Asset liability management practices of Indian commercial banks.

IV Write an essay on ANY ONE of the following

(1x10=10)

- 1 Examine the effectiveness of debt recovery methods followed by commercial banks in India in the light of the recent experience of mounting NPAs.
- 2 Discuss the achievements of Nationalisation of commercial banks and express your view on the recent thinking of denationalisation.
