Reg. No.: ....

Name: ....

W6675

University of Kerala

Third Semester FYUGP Degree Examination, November 2025

Discipline Specific Core Course

ECONOMICS

UK3DSCECO204 - Money and Banking

Academic Level: 200-299

2024 Admission

Time: 2 Hours(120 Mins) **Max. Marks: 56**

Part A.6 Marks:Time 5 Minutes.(Cognitive Level :Remember(RE)/Understand(UN)) Objective Type.1 mark each, Answer all questions

Qn No.	Question	CL	CO
1	Which of the following is an example of a commercial bank? Options : A)A) Reserve Bank of India B)B) State Bank of India C) C) NITI Aayog D)D) SEBI	RE	2
2	Present governer of RBI Options : A)Sakthikanth Das B)Smith C)Sanjay Malhothra D)Urjith Patel	RE	3
3	High Powered Money is also known as: Options : A) Broad Money B)Reserve Money C)Narrow Money D) Plastic Money	UN	2
4	Which of the following is a feature of Internet banking? Options : A)24/7 access to accounts B)Mandatory branch visit for transactions C)Only cash deposits are allowed D)No authentication required	UN	4
5	The Prevention of Money Laundering Act (PMLA), 2002 aims to --------	UN	3

Qn No.	Question	CL	CO
	Options : A)Encourage investment in foreign countries B)Prevent conversion of illegal money into legitimate assets C)Regulate cooperative banks D)Manage government expenditure		
6	The apex body of the Cooperative Credit Structure in India is Options : A)NABARD B)RBI C)NBFI D)None of the above	UN	2

Part B.10 Marks.Time:20 Minutes (Cognitive Level:Understand(UN)/Apply(AP))Two-three sentences.2 marks each.Answer all questions

Qn No.	Question	CL	CO
7	Describe the main features of Mobile Banking.	UN	4
8	Differentiate between a NBFC and a Bank?	UN	2
9	How does money multiplier work in the banking system?	AP	3
10	Explain how commercial banks contribute to the economic development of a nation.	AP	2
11	How would a bank use the SARFAESI Act to recover a defaulted loan from a borrower?	AP	2

Part C.16 Marks.Time:35 Minutes.(Cognitive Level :Apply(AP)/Analyse(AN))Short Answer.4 marks each, Answer all 4 questions,choosing among options * within each question

Qn No.	Question	CL	CO
12	A) Explain the Indian Currency System OR B) Point out the differences between NEFT and RTGS payment methods?	AP	1, 4
13	A) Examine the changing role of Indian banking system. OR B) Explain how the credit control measures works towards stable economy	AP	3, 3
14	A) Analyse the merits and demerits of the gold standard in comparison with paper money. OR B)	AN	1, 3

Qn No.	Question	CL	CO
	Compare the impact of e banking on customers satisfaction before and after digital adoption		
15	A) Analyse how Payment Banks and Small Finance Banks differ in objectives, yet work together to promote inclusive banking. OR B) Analyze the banking sector reforms in India with special focus to Narasimhan committee 1 and 2 .	AN	3, 3

Part D.24 Marks.Time: 60 Minutes.(Cognitive Level :Analyse(AN)/Evaluate(EV)/Create(CR)) Long Answer 6 Marks each.Answer all 4 questions choosing among options * within each question

Qn No.	Question	CL	CO
16	A) Examine the evolution of money from barter system to modern forms of money OR B) Explain the objectives and key features of the SARFAESI Act, 2002.	AN	2, 4
17	A) Evaluate the effectiveness of the RBI's qualitative credit control tools versus its quantitative ones. OR B) Evaluate the effectiveness of payment banks and small finance banks in promoting financial inclusion in India.	EV	3, 4
18	A) Evaluate the limitations of current electronic fund transfer systems in handling fraud, errors, and cyber risks. OR B) Evaluate how the nationalization of banks in India helped or did not help farmers and rural people. Discuss both the good and the bad effects.	EV	4, 3
19	A) Illustrate the cooperative credit system through a flow chart and briefly describe the role of each level. OR B) Create a simple example showing how inflation reduces the value of money and affects purchasing power.	CR	2, 1

Qn No.	Question	CL	CO