(Pages: 3)

R - 1063

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# Sixth Semester B.A. Degree Examination, April 2023

# First Degree Programme Under CBCSS

#### **Economics**

#### **Core Course**

# EC 1642 - BANKING AND FINANCE

(2019 Admission Onwards)

Time: 3 Hours

Max. Marks: 80

#### SECTION - I

Answer all questions each in one or two sentences. Each questions carries 1 mark.

- 1. Define Bank.
- 2. What is a Cheque?
- 3. Explain NEFT
- 4. What is a Banking Ombudsman?
- 5. Define Statutory Liquidity Ratios (SLR)
- 6. Give a note on Public sector banks.
- 7. What is Repo Rate?
- 8. Explain Acceptance houses
- 9. What is ATM?
- 10. Define NSE.

 $(10 \times 1 = 10 \text{ Marks})$ 

P.T.O.

#### SECTION - II

Answer any eight, each in a paragraph. Each question carries 2 marks.

- 11. What do you mean by Primary market?
- 12. Explain Futures
- 13. Distinguish between demand and time deposits.
- 14. Write a note on Financial Markets
- 15. What are Preference shares?
- 16. Write a note on the methods of note issue by Central Bank?
- 17. Explain Monetary Policy.
- 18. What do you mean by Demat account?
- 19. Distinguish between Bonds and Debentures.
- 20. What are the obligations of a banker?
- 21. What are the features of Indian Money market?
- 22. Explain functions of a Lead Bank.

 $(8 \times 2 = 16 \text{ Marks})$ 

#### SECTION - III

Answer any six question not eceeding 120 words. Each question carries 4 marks.

- 23. Distinguish between Credit Cards and Debit Cards.
- 24. Write a short essay on Non Performing assets?
- 25. Write a note on money supply.
- 26. Explain the different types of deposits accounts.

R-1063

- 27. Explain Electronic fund transfer.
- 28. Explain the features of trading in derivatives market
- 29. Briefly explain about SENSEX
- 30. Explain Acceptance Market
- 31. Distinguish between general and special crossing of a cheque.

 $(6 \times 4 = 24 \text{ Marks})$ 

### SECTION - IV

Answer any two questions not exceeding four pages. Each question carries 15 marks.

- 32. Briefly explain capital Asset Pricing Model.
- 33. Briefly explain credit creation of banks.
- 34. Point out the main Central Banking functions.
- 35. Write an essay on the structure of Indian money market?

(Pages : 3)

R - 1060

Reg. No.: .....

# Sixth Semester B.A. Degree Examination, April 2023

## First Degree Programme under CBCSS

#### **Economics**

**Core Course** 

## EC 1641 - INDIAN ECONOMY

(2019 Admission Onwards)

Time: 3 Hours

Max. Marks: 80

#### SECTION - A

Answer **all** questions in **one** word to maximum of **two** sentences. Each question carries **1** mark.

- 1. National Income
- 2. Demographic Dividend
- 3. Poverty
- 4. Cropping Pattern
- 5. Agricultural marketing
- 6. E-Commerce
- 7. Public sector Enterprises
- 8. Exchange rate
- 9. Investment
- 10. Inflation

 $(10 \times 1 = 10 \text{ Marks})$ 

P.T.O.

#### SECTION - B

Answer any **eight** questions not exceeding one paragraph. Each question carries **2** marks.

- 11. Discuss various types of inequality in India.
- 12. Distinguish between cost push and demand pull inflation.
- 13. Mention the advantages of e-commerce in India.
- 14. What are the types of exchange rate management in India?
- 15. Describe the functions of NITI Ayog.
- 16. Discuss various types of Pension funds in India.
- 17. Distinguish between formal and informal sectors of the economy.
- 18. What are the core industries in India?
- 19. Describe the sources of agricultural credit in India
- 20. What are the objectives of insurance in India?
- 21. Write a note on industrial sector reforms in India.
- 22. Describe the advantages of GST.

 $(8 \times 2 = 16 \text{ Marks})$ 

### SECTION - C

Answer any six questions not exceeding 120 words. Each question carries 4 marks.

- 23. Explain various stages of demographic transition in India.
- 24. What are the major causes of inflation in India.
- 25. Describe the demographic features of India.

- 26. What are features of Industrial development in India.
- 27. Explain various objectives of Agricultural price policy.
- 28. What are the important reasons for deficit in India's balance of payment?
- 29. Describe various problems faced by MSMEs.
- 30. Explain the contributions of service sector in Indian economy.
- 31. What are the problems of urbanisation in India.

 $(6 \times 4 = 24 \text{ Marks})$ 

#### SECTION - D

Answer any **two** questions not exceeding **four** pages. Each question carries **15** marks.

- 32. Describe an overview of Indian economy since independence.
- 33. Critically Examine the impact of land reforms in India.
- 34. Explain the direction and composition of foreign trade in India.
- 35. Evaluate the performance of Public Sector reforms in India.

(Pages: 3)

R - 1066

Reg. No.:.....

# Sixth Semester B.A. Degree Examination, April 2023 First Degree Programme under CBCSS

**Economics** 

**Core Course** 

**EC 1643: PUBLIC ECONOMICS** 

(2019 Admission Onwards)

Time: 3 Hours

Max. Marks: 80

#### SECTION - A

Very short answer type questions, one word to maximum of two sentences. Answer all questions. Each question carries 1 mark.

- 1. Public finance.
- 2. Tax.
- 3. Deficit financing.
- 4. Fiscal deficit.
- Commercial revenue
- 6. Budget.
- 7. Market failure.

P.T.O.

- Public expenditure.
- 9. Local finance.
- 10. Grants-in-aid.

 $(10 \times 1 = 10 \text{ Marks})$ 

#### SECTION - B

Short answer type questions. (Not exceed one paragraph). Answer any eight questions. Each question carries 2 marks.

- 11. Distinguish between public goods and private goods.
- 12. Define GST. How it differs from VAT?
- 13. What is meant by incidence of taxation?
- 14. What are externalities?
- 15. Briefly examine the role of government in a developing economy.
- 16. Write a short note on Finance Commission.
- 17. Explain the meaning of repudiation.
- 18. Examine the sources of local government finance.
- 19. Explain the Wagner's Law.
- 20. Explain FRBM Act?
- 21. What are the causes of public debt?
- 22. Give a brief account on direct and indirect tax.

 $(8 \times 2 = 16 \text{ Marks})$ 

#### SECTION - C

Short Essay Questions. (Not to exceed 120 words.) Answer any six questions. Each question carries 4 marks.

- 23. Explain Zero based budgeting.
- 24. Explain the various types of public debt.
- 25. Write down the major canons of public expenditure.
- 26. What is federal finance? Explain its major principles.
- 27. Explain the reasons for the growth of non-development expenditure in India.
- 28. Describe the essential features of Indian tax system.
- 29. What are public utilities? Give examples.
- 30. Explain the effects of fiscal deficit on an economy.
- 31. List the merits and demerits of progressive tax.

 $(6 \times 4 = 24 \text{ Marks})$ 

#### SECTION - D

Long essay questions. Answer any two questions. Each question carries 15 marks.

- 32. Illustrate graphically the Dalton Principle of Maximum Social Advantage.
- Examine the issues related to center-state financial relations in India. Discuss the various suggestions to smoothen the working of Federal financial system.
- 34. Critically Examine the Ability to pay theory of Taxation.
- 35. Explain the trends and compositions of public debt in India in the post reform period.

(Pages : 3) R - 1069

Reg. No. : ......

# Sixth Semester B.A. Degree Examination, April 2023

# First Degree Programme under CBCSS

# **Economics**

#### **Core Course**

# EC 1644: ENVIRONMENTAL ECONOMICS AND DISASTER MANAGEMENT (2019 Admission Onwards)

Time: 3 Hours

Max. Marks: 80

#### SECTION - I

Attempt all questions. Each question carries 1 mark.

- 1. Ecology
- 2. Negative Externality
- 3. Pareto Optimum
- 4. Common Property Resources
- 5. Secondary Pollutants
- 6. Nuclear Waste
- 7. CFCs

- 8. Incineration
- 9. Deforestation
- 10. Inter-generational Equity

 $(10 \times 1 = 10 \text{ Marks})$ 

#### SECTION - II

Answer any **eight** questions not exceeding one paragraph. Each question carries **2** marks.

- 11. What are externalities?
- 12. Mention Coase theorem.
- 13. Define environmental pollution.
- 14. What is acid rain?
- 15. What do you mean by ozone depletion?
- 16. Define weak-form sustainability.
- 17. What are limits to growth?
- 18. List out the direct methods of environmental evaluation.
- 19. Mention hedonic pricing.
- 20. What do you mean by 'equity' in development?
- 21. List out some of the important evidences for global climatic aberrations.
- 22. Define disasters.

 $(8 \times 2 = 16 \text{ Marks})$ 

#### SECTION - III

Answer any six questions not exceeding 120 words. Each question carries 4 marks.

- 23. Write a note on market failures.
- 24. Explain the Pigouvian tax approach to externalities.
- 25. Mention Pareto Optimality.
- 26. List out some important effects of air pollution.
- 27. Give a brief account of the problems of e-waste.
- 28. Give an overview of some of the evidences of global climate change.
- 29. Explain global warming.
- 30. Write a note on the earth summit.
- 31. Discuss the different phases of disaster management.

 $(6 \times 4 = 24 \text{ Marks})$ 

#### SECTION - IV

Answer any **two** questions not exceeding four pages. **Each** question carries **15** marks.

- 32. Examine the subject matter and significance of environmental economics.
- 33. Explain the social cost-benefit analysis.
- 34. Explain the basic goals and objectives of sustainable development.
- 35. Discuss the major methods of disaster management.

(Pages: 3)

R - 1072

Reg. No. : ......

Name : .....

# Sixth Semester B.A. Degree Examination, April 2023

# First Degree Programme under CBCSS

#### **Economics**

#### **Elective Course**

EC 1661.1: KERALA ECONOMY

(2019 Admission Onwards)

Time: 3 Hours

Max. Marks: 80

#### SECTION - I

Attempt all questions. Each question carries 1 mark.

- 1. Gross State Domestic Product (GSDP)
- 2. Secondary Sector.
- 3. PQLI.
- 4. Sex Ratio.
- 5. Poverty Line.
- 6. Cropping Pattern.
- 7. Tenancy Reforms.
- 8. Immigration.

- 9. Urbanisation.
- 10. Decentralised Planning

 $(10 \times 1 = 10 \text{ Marks})$ 

#### SECTION - II

Answer any eight questions not exceeding one paragraph. Each question carries 2 marks.

- 11. Define infant mortality rate.
- 12. What do you mean by 'Kerala model of development?
- 13. What is relative poverty?
- 14. Explain the concept 'service economy.'
- 15. What is demographic transition?
- 16. Explain the 'pull' factors of migration from the State.
- 17. List out the major agricultural crops producing in Kerala.
- 18. What do you mean by microfinance?
- 19. What is PDS?
- 20. Mention Public Sector Undertakings.
- 21. Explain 'educated unemployment.'
- 22. What is cooperative farming?

 $(8 \times 2 = 16 \text{ Marks})$ 

#### SECTION - III

Answer any six questions not exceeding 120 words. Each question carries 4 marks.

- 23. Examine Kerala's development experience in the wake of economic reforms.
- 24. Examine the magnitude of urbanisation in Kerala.
- 25. Write a note on the pattern of land use in Kerala.

R - 1072

- 26. List out the major objectives of land reforms in the State.
- 27. Explain the economic imperative of agricultural marketing.
- 28. Give a brief account of 'Kudumbashree' in promoting women empowerment.
- 29. Examine the prospects of microfinance operations in Kerala.
- 30. What are the major problems faced by the public sector undertakings in general?
- 31. Discuss the prospects of tourism industry in the State.

 $(6 \times 4 = 24 \text{ Marks})$ 

#### SECTION - IV

Answer any two questions not exceeding 4 pages. Each question carries 15 marks.

- 32. Examine the nature, causes and impact of migration on the domestic economy of Kerala.
- 33. List out the major poverty eradication programmes of the State.
- 34. Examine the major causes for Kerala's industrial backwardness.
- 35. Analyse the relative role and contribution of primary, secondary and tertiary sectors to the GSDP of the State.