

**2021/TDC/CBCS/ODD/
ECOPDSE-501T (A/B)/460A**

**TDC (CBCS) Odd Semester Exam., 2021
held in March, 2022**

ECONOMICS

(5th Semester)

Course No. : ECODSE-501T

Full Marks : 70

Pass Marks : 28

Time : 3 hours

*The figures in the margin indicate full marks
for the questions*

**Candidates have to answer either from
Option—A or Option—B**

OPTION—A

Course No. : ECODSE-501T (A)

(Money and Banking)

SECTION—A

Answer any *twenty* of the following questions :

1×20=20

- 1.** Give an example of money proper.
- 2.** "Money is what money does." Who said?

(Turn Over)

- ✓3. Give an example of near money.
- ✓4. Mention the notations of the alternative measures of money supply in India.
- ✓5. _____ is a narrow concept of money.
(Fill in the blank)
- ✓6. State any one characteristic of money market.
- ✓7. Mention any one traditional instrument of capital market.
- ✓8. Give one example of financial instruments. *Reserve*
9. What does financial innovation mean?
- ✓10. Give an example of non-banking financial institutions (NBFIs) in India.
- ✓11. Define interest rate.
- ✓12. What is net interest?
13. Write any one assumption of the classical theory of interest.

- ✓14. Who propounded the liquidity preference theory of interest?
15. What is yield curve?
- ✓16. Define bank.
- ✓17. Write any one function of a modern bank.
- ✓18. Give an example of a development bank in India.
- ✓19. Define liquidity.
- ✓20. Mention any one objective of banking sector reforms in India.
- ✓21. Name the central bank of India.
- ✓22. Mention any one objective of a central bank.
- ✓23. In which year the reserve bank of India was nationalised?
- ✓24. What is the full form of CRR?
25. Mention any one tool of selective credit control of monetary policy.

SECTION—B

Answer any *five* of the following questions : $2 \times 5 = 10$

- ✓26. Define money.
- ✓27. Write any two advantages of money.
- ✓28. What does financial institution mean?
- 29. Write any two functions of capital market.
- 30. What does term structure of interest rates mean?
- 31. Write any two sources of interest rate differentials.
- 32. What is balance sheet of a bank?
- ✓33. Write any two objectives of portfolio management.
- ✓34. Define central bank.
- 35. Write any two objectives of monetary policy.

SECTION—C

Answer any *five* of the following questions :

$8 \times 5 = 40$

- ✓36. Discuss various functions of money.
- ✓37. What is money supply? Discuss various determinants of money supply. $2 + 6 = 8$

(Continued)

38. Discuss the role of financial institutions in an economy.
39. What is money market? Discuss various instruments of money market. $2+6=8$
40. Discuss the classical theory of interest. Write any two criticisms of this theory. $6+2=8$
41. Explain the expectation theory of term structure of interest rates.
- ✓ 42. Discuss the main items of assets and liabilities of a commercial bank.
- ✓ 43. Discuss the structure of the banking system in India.
44. Discuss various functions of a central bank.
45. Discuss different instruments of monetary policy.

(6)

OPTION—B

Course No. : ECODSE-501T (B)

(Economic Development and Policy in India)

SECTION—A

Answer any *twenty* of the following questions :

1×20=20

1. When did the great depression take place?
2. What is understood by the term 'growth'?
3. Mention one major factor which contributes to economic growth.
4. Explain the term 'sustainability'.
5. Mention one characteristic of an underdeveloped economy.
6. What is meant by human capital?
7. Give an example of physical capital.
8. State one essential difference between physical capital and human capital.

(Continued)

(7)

9. State two major advantages of technology in economic development.
10. Name few institutions which contribute towards economic growth and development.
11. What is demography?
12. Explain the term 'life expectancy'.
13. What is India's rural and urban composition of population?
14. Define a rural area.
15. What is meant by demographic dividend?
16. Mention one feature of an organised sector.
17. Mention one feature of an unorganised sector.
18. What is 'disguised unemployment'?
19. What is underemployment?

(Turn Over)

(8)

20. Write the full form of PMJDY.
21. Mention one cause of economic inequality.
22. Who are the poor?
23. State one poverty alleviation programme of the government.
24. What is fiscal policy?
25. What do you understand by Centre-State relation?

SECTION—B

Answer any *five* of the following questions : $2 \times 5 = 10$

26. State two criteria that can be used to compare the level of economic development.
27. How has demonetisation affected the Indian economy? State two reasons.
28. What are the two-fold problems of capital formation in India?

(Continued)

(9)

29. Name some areas which could contribute towards human capital formation in India.
30. Mention two demographic features of India's population.
31. State two reasons for the growth of urban population in recent years.
32. State two main types of unemployment prevalent in India.
33. Which type of unemployment has the marginal productivity of workers as zero and why?
34. Why is June 1991 important in the context of Indian economy?

35. State two causes of economic inequality.

SECTION—C

Answer any *five* of the following questions : $8 \times 5 = 40$

36. Distinguish between economic growth and economic development. $4+4=8$

(Turn Over)

(10)

37. Examine the objectives of sustainable development. What are its economic impact?
6+2=8

38. Discuss the role of human capital in the growth of an economy.

39. How does technological progress lead to more efficient production?

40. What are the main causes of the growth of population? Identify some government measures to check the population growth rate in the economy.
6+2=8

41. Identify the factors that affect demography and explain.

42. Distinguish between organised and unorganised sectors. State the reasons for the growing importance of the organised sector in an economy.
5+3=8

43. What is unemployment? What are the causes of unemployment in India? Discuss some measures taken up by the government to tackle the problem of unemployment. 2+4+2=8

(Continued)

(11)

44. What is meant by poverty? What are its main types? Explain four causes of poverty in India.
2+2+4=8

45. What is monetary policy? What are various instruments of monetary policy? Identify its main objectives.
1+4+3=8

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