(Pages : 3) **H – 6144**

Reg. No. : .....

Name : .....

Fifth Semester B.A. Degree Examination, December 2019

First Degree Programme Under CBCSS

Economics

Core Course VI

EC 1541 : MONEY AND MODERN BANKING

(2015 Admission Onwards)

Time : 3 Hours Max. Marks : 80

SECTION – I

I. Answer **all** questions. Answer in one or two sentences

1. Money
2. High powered money
3. Cheque
4. NPA
5. Debit card
6. Central Bank
7. CRR
8. ATM
9. Barter system
10. Gold standard

(10 × 1 = 10 Marks)

P.T.O.

SECTION – II

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

11. What is the classical approach towards demand for money?

12. What is money multiplier?

13. What is the significance of balance sheet of a bank?

14. What are the difference between promissory note and bill of exchange?

15. Write a note on mobile banking.

16. What are the importance of cooperative credit societies in India?

17. What are the determinants of money supply?

18. What are the different types of bank accounts?

19. Review REI as Banker's Bank.

20. What are the difference between NEFT and RTGS?

21. Write a note on Securities and Exchange Board of India (SEBI).

22. State Quantity theory of money.

(8 × 2 = 16 Marks)

SECTION – III

III. Answer **any six** of the following. Each answer should not exceed 120 words. Each question carries **4** marks

23. What are the objectives of monetary policy of RBI.

24. What are the electronic services available to the customers from the banks?

25. Examine the process of credit creation of banks?

26. Examine the significance of Sarfaesi act implemented in India.

27. What are the functions of money as a medium of transactions?

28. What are the different kinds of money available in India?

29. Write a note on Indian currency system.

30. Critically examine the banking sector reforms in India.

31. Narrate the history of commercial banks in India.

(6 × 4 = 24 Marks)

SECTION – IV

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

32. Critically examine the functions of Reserve Bank of India?

33. What are the functions of commercial banks?

34. What are the different theoretical approaches towards demand for money?

35. Examine the recent innovations in Indian banking industry?

(2 × 15 = 30 Marks)