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(Pages : 3)

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Fifth Semester B.A. Degree Examination, FEBRUARY 2021.

First Degree Programme under CBCSS

Economics

Core Course VI

EC 1541- MONEY AND MODERN BANKING

(2015 –2017 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION – I

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

1. Repo rate
2. IFSC
3. Credit card
4. ECS
5. Demand draft
6. What do you mean by Crossing of a cheque?
7. Balance sheet of a bank
8. Inflation

P.T.O.

9. Money multiplier

10. Define dishonouring of cheque.

(10 × 1 = 10 Marks)

SECTION – II

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

11. Cash reserve system of RBI

12. Non-banking financial institutions (NBFIs)

13. Internet banking

14. What are the difference between NEFT and RTGS?

15. Write a note on Demand Draft

16. Monetarist approach of demand for money

17. Define Velocity of money

18. High powered money

19. What are the difference between saving and current account of the bank?

20. What do you mean by Personal identification Number (PIN)

21. Fishers equation of exchange

22. Open market operations of central bank

(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 major functions of the RBI?

24. Discuss the structure of Indian cooperative credit market?

25. Examine the evolution of modern currency system in India?

26. What are the different determinants of money supply in India?

27. What are the different negotiable instruments in commercial banks?

28. How did NPA become a serious issue in Indian banking sector, Discuss

29. Examine the different methods of online fund transfer of Banks?

30. What do you mean by credit creation of banks?

31. What all are the different monetary standards existed 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 Money?

33. Narrate the pros and cons of banking sector reforms in India since 1 991.

34. What are the functions of commercial banks in India? How does banks help in the economic development of our country?

35. Critically assess the changes that took place in the Indian banking industry with the arrival of Information technology?

(2 × 15 = 30 Marks)
