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Reg. No. : .....

Name : .....

Fifth Semester B.A. Degree Examination, February 2021

First Degree Programme Under CBCSS

Economics

Core Course VI

EC 1541 – MONEY AND MODERN BANKING

(2018 Admission – Regular)

Time : 3 Hours Max. Marks : 80

SECTION – I

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

1 Demand Draft

2 Bank

3 Time Deposit

4 SWIFT

5 NPA

6 Liquidity

7 Debit Card

8 Overdraft

P T O

9. Bills of Exchange

10. Cash credit

(10 × 1 = 10 Marks)

SECTION – II

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

11. How do you define commercial bank?

12. What is ATM?

13. What do you mean by monetary standards?

14. Briefly explain dishonouring of cheques.

15. High Powered Money.

16. Briefly explain the concept mobile banking.

17. What is credit policy?

18. What are the important primary functions of commercial banks?

19. What do you mean by financial intermediaries?

20. What do you mean by the concept money?

21. What is cash reserve ratio?

22. What is IFSC?

23. Briefly explain the concept money supply.

24. Distinguish between NEFT and RTGS.

25. Explain Drawer, Drawee and Payee.

26. Distinguish between repo and reverse repo.

SECTION – III

(8 × 2 = 16 Marks)

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

27. Discuss about various forms of deposits and advances performed by commercial banks.

28. What is credit creation?

29. Give an account of the recent trends in Indian banking.

30. Discuss about the cooperative credit structure in India.

31. What is bank rate policy?

32. Discuss about Negotiable instruments.

33. Analyse the balance sheet of a commercial bank.

34. Explain open market operations.

35. What do you mean by money multiplier?

36. Discuss briefly about the financial sector reforms initiated in 1991.

37. What are the different functions of money?

38. Discuss Keynesian of Demand for Money.

(6 × 4 = 24 Marks)

SECTION – IV

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

39. Discuss the impact NPA on Indian economy.

40. State the relevance of SARFAESI Act 2002.

41. Elucidate important functions of commercial bank.

42. Give an account of various determinants of money supply.

43. What do you mean by monetary standards? Discuss about different types of monetary standards.

44. Discuss the important functions of RBI.

(2 × 15 = 30 Marks)