R – 1063

Reg. No. : ...........................

Name : ................................

# 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 × 1 = 10 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 × 2 = 16 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.

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 × 4 = 24 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?

(2 × 15 = 30 Marks)

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