

(Pages : 3)

M – 1228

Reg. No. :

Name :

Fifth Semester B.A. Degree Examination, December 2021

First Degree Programme under CBCSS

Economics

Core Course – VI

EC 1541 : MONEY AND MODERN BANKING

(2016 & 2017 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION – I

Answer **all** questions in **1** word to maximum of **2** sentences. Each question carries **1** mark.

1. Money
2. NEFT
3. Cheque
4. Near Money
5. Smart Card
6. Gold Standard
7. RBI

P.T.O.

8. Telephone Banking
9. NPA
10. Promissory Note.

(10 × 1 = 10 Marks)

SECTION – II

Answer **any eight** questions not exceeding **1** paragraph. Each question carries **2** marks.

11. Explain the meaning of Internet banking.
12. Define Open market Operations.
13. What do you mean by Dishonoring of a cheque?
14. Write a note on RTGS.
15. Briefly explain Personal Identification Number (PIN).
16. Define Paper Standard.
17. Point out the main features of Money.
18. What do you mean by bill of exchange?
19. Define IFSC.
20. Distinguish between Standard Money and Token Money.
21. Define ATM Cards.
22. Briefly explain the concept of Demand for Money.

(8 × 2 = 16 Marks)

SECTION – III

Answer **any six** questions not exceeding **120** words. Each question carries **4** marks.

23. What are the major limitations of the Barter System?
24. Point out the main characteristics of Indian Currency system.
25. Briefly explain the role of Non Banking Financial Intermediaries.
26. Write a short essay on High Powered Money.
27. Distinguish between Debit Card and Credit Card.
28. Explain the secondary functions of Money.
29. Write a note on Credit Creation of Commercial Banks.
30. Examine the concept of Money Multiplier.
31. What are the different types of accounts in Commercial banks?

(6 × 4 = 24 Marks)

SECTION – IV

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

32. Write an essay on the functions of Reserve Bank of India.
33. Discuss different kinds of Money.
34. Define Cooperative Banks and explain its structure.
35. Briefly explain Keynesian Approach to demand for money.

(2 × 15 = 30 Marks)