

(Pages : 3)

M – 1234

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

(2018 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION – I

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

1. Money
2. NEFT
3. Cheque
4. Near Money
5. Smart Card
6. Gold Standard
7. RBI
8. Telephone Banking
9. NPA
10. Promissory Note

(10 × 1 = 10 Marks)

P.T.O.

SECTION – II

Answer any **eight** questions not exceeding **one** 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.
23. Give a short note on Legal Tender Money.
24. What do you mean by Money Supply?
25. Explain Regional Rural banks.
26. Define Traveller's Cheque.

(8 × 2 = 16 Marks)

SECTION – III

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

27. What are the major limitations of the Barter System?
28. Point out the main characteristics of Indian Currency system.
29. Briefly explain the role of Non Banking Financial Intermediaries.

30. Write a short essay on High Powered Money.
31. Distinguish between Debit Card and Credit Card.
32. Explain the secondary functions of Money.
33. Write a note on Credit Creation of Commercial Banks.
34. Examine the concept of Money Multiplier.
35. What are the different types of accounts in Commercial banks?
36. Briefly explain the primary functions of Commercial Banks.
37. Point out the benefits of Credit Cards.
38. Explain the major criticisms that raised against classical approach to demand for money.

(6 × 4 = 24 Marks)

SECTION – IV

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

39. Write an essay on the functions of Reserve Bank of India?
40. Discuss different kinds of Money
41. Define Cooperative Banks and explain its structure.
42. Briefly explain Keynesian Approach to demand for money?
43. Write an essay on the main monetary measures to control Inflation.
44. Explain SARFAESI Act and point out its main limitations.

(2 × 15 = 30 Marks)