

(Pages : 3)

P – 2244

Reg. No. :

Name :

Fifth Semester B.A. Degree Examination, December 2022

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

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

1. NEFT
2. PIN
3. Reverse repo rate
4. Core banking
5. Crossed of check
6. Current account
7. Merchant banking
8. Hypothecation
9. NBFIs
10. M3.

(10 × 1 = 10 Marks)

P.T.O.

SECTION II

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

11. What is high-powered money?
12. Differentiate between CRR and SLR.
13. Write a note on different types of negotiable instruments.
14. Examine the process of credit creation.
15. What are the credit policy instruments of RBI?
16. What are the differences between barter system and a monetary system?
17. What is money multiplier?
18. Differentiate between credit card and debit card.
19. Explain the type of Metallic standards.
20. Explain various types of accounts.
21. Differentiate between Internet banking and mobile banking.
22. What are the advantages of microfinance?

(8 × 2 = 16 Marks)

SECTION III

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

23. What are the different measures of Money Supply in India?
24. Explain the role of non banking financial institutions in India.
25. Differentiate between NEFT and RTGS.

26. Explain the functions of commercial banks.
27. Write a note on applicability of SARFAESI ACT 2002.
28. Discuss the significance of currency components in the supply of money.
29. Explain the role and importance of commercial banks in the modern economy.
30. Briefly mention the qualities of a good money.
31. What are the functions of Regional Rural Banks?

(6 × 4 = 24 Marks)

SECTION IV

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

32. Discuss the superiority of selective control methods over traditional control methods.
33. Briefly explain the banking sector reforms in India.
34. Illustrate the Keynesian theory of demand for money.
35. Explain the features and merits of innovations in banking sector.

(2 × 15 = 30 Marks)
