

(Pages : 4)

P – 2250

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**

**(2018 Admission)**

Time : 3 Hours

Max. Marks : 80

SECTION – A

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

1. ATM
2. Bank rate
3. E-Banking
4. Cheque
5. NPA
6. RTGS
7. Recurring Deposits
8. KYC

P.T.O.

9. Statutory liquidity ration
10. Open market operation

**(10 × 1 = 10 Marks)**

SECTION – B

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

11. What are the qualitative methods of credit control by RBI?
12. Define scheduled banks.
13. Explain the cooperative credit structure in India.
14. What are the various institutions of money market.
15. What are the different functions of money.
16. Differentiate between SWIFT and 1FSC.
17. Explain the gold standard monetary system.
18. Write a note on high powered money.
19. Explain bill of exchange.
20. What are the different types of deposits.
21. Differentiate between Tele banking and internet banking.
22. Compare narrow money and broad money.
23. Explain the role of non-banking financial institutions.
24. What is core banking.
25. What is promissory note.
26. What you mean by joint account?

**(8 × 2 = 16 Marks)**

## SECTION – C

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

27. Differentiate between smart card and credit card.
28. Explain the Fisher's Transactions Approach.
29. Briefly explain electronic fund transfer.
30. What are the advantages and disadvantage of internet banking.
31. Discuss credit creation.
32. Explain mutual funds.
33. What is a saving bank account? what are its features.
34. What are the merit and demerits of group banking?
35. What are the principles of granting loans and advantages?
36. Explain the procedure for opening an account.
37. What are the different type of cheque in India?
38. What are the limitations of bank rate policy?

**(6 × 4 = 24 Marks)**

## SECTION – D

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

39. Explain the meaning, importance and components of balance sheet of bank.
40. What are the major functions and objective of Regional Rural Bank?
41. Explain the important functions of Reserve Bank of India.

42. What you mean by negotiable instruments? Explain its characteristics.

43. What is a commercial bank and explain its main functions.

44. Discuss the determinants of Money supply in India.

**(2 × 15 = 30 Marks)**

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